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Impact Assessment Study Of Holistic Rural Development Programme (HRDP), Sitamarhi Bihar (P0398)

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HDFC Bank CSR



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Contents

I.	Acknowledgement	5
II.	Executive Summary.....	6
1.	Introduction	8
1.1	About the Implementing Organization.....	9
1.2	Objectives of the Study.....	9
1.3	About the Project Area	10
2.	Methodology.....	11
2.1	Assessment Framework.....	11
2.2	Scoring Matrix.....	11
2.3	Sampling Approach and Target Respondents	13
2.4	Data Collection Approach (including training).....	14
2.5	Data Analysis and Report Writing.....	14
3.	Interventions under Project P0398.....	15
3.1	Natural Resource Management (NRM)	15
3.2	Skill Development and Livelihood Enhancement (SDLE)	15
3.3	Health and Hygiene	15
3.4	Promotion of Education (POE).....	16
4.	Demographic Profile	17
4.1	Natural Resource Management.....	17
4.2	Skill Development and Livelihood Enhancement	17
4.3	Promotion of Education.....	18
4.4	Health and Hygiene	18
5.	Key Findings	19
5.1	Relevance.....	19
5.2	Coherence.....	22
5.3	Efficiency.....	23
5.4	Effectiveness	26
5.5	Impact.....	28
5.6	Sustainability.....	30
6.	Branding	32
7.	Overall Project Score.....	33
8.	Conclusion and Recommendations.....	33
9.	Case Study.....	35
10.	Annexures	40
10.1	Thematic Indicator Wise Scoring – Quantitative and Qualitative	40
10.2	Rating Matrix for Qualitative Scoring	41

List of Figures

Figure 1: Key Thematic Areas	8
Figure 2: Objectives of the Study	9
Figure 3: Project Location	10
Figure 4: % Distribution of Respondents under NRM (n=81).....	17
Figure 5: % Distribution of Respondents by category, gender and occupation under SDLE (n=212) ...	17
Figure 6: % Distribution of Respondents by category under POE (n=34)	18
Figure 7: % Distribution of Respondents by category, gender and occupation under HH (n=176)	18
Figure 8: % Distribution of Respondents Across categories for 'Relevance' of Home Solar under NRM (n=53)	19
Figure 9: % Distribution of Respondents Across Categories for 'Sufficiency' of Home Solar under NRM (n=53)	19
Figure 10: % Distribution of Respondents Across Categories for 'Relevance of Kitchen Garden-Plantation under H&H (n=122)	20
Figure 11: % Distribution of Respondents Across Categories for 'Sufficiency' of Kitchen Garden-Plantation under H&H (n=122)	20
Figure 12: % Distribution of Respondent's Rating on Timeliness under NRM - Solar Street lights (n=53)	23
Figure 13: % Distribution of Respondent's Rating on Timeliness under SDLE – Input support (n= 44)	24
Figure 14: % Distribution of Respondents under NRM on Quality for Home Solar lights' (n=53)	24
Figure 15: % Distribution of Respondents under SDLE on Quality for Input Support (n=44)	24
Figure 16: % Distribution of Respondents under H&H – Quality of Kitchen Garden Plantation (n=44).....	25
Figure 17: % Distribution of Respondents under HH – Kitchen Garden Plantation (n=122)	26
Figure 18: % Distribution of Respondents under NRM significance outcome – Home solar (n=53)	29
Figure 19: % Distribution of Respondents Across Categories for 'Potential for Continuity-Clean Energy' under NRM (n=53)	30
Figure 20: % Distribution of Respondents Across Categories for 'Potential for Continuity' for Kitchen Garden- Plantation under H&H (n=122)	31
Figure 21: Bala painting.....	35

List of Tables

Table 1: Overall Project Scoring	6
Table 2: List of Intervention Villages	10
Table 3: OECD DAC Criteria Scoring Matrix	11
Table 4: Scoring Range Followed for Project Scoring.....	12
Table 5: Village-wise and Theme-wise Distribution of Quantitative Sample: Target vs Actual Sample Achieved.....	13
Table 6: Qualitative Sample Distribution and Respondent Category.....	14
Table 7: NRM Specific Activities	15
Table 8: Project Specific Activities under SDLE	15
Table 9: Project-Specific Activities under H&H	16
Table 10: Project Specific Activities under PoE	16
Table 11: Overall Project Score	33
Table 12: Indicator-wise scores derived from interventions under each thematic area	40
Table 13: Rubric for Qualitative Scoring.....	41

List of Abbreviations

HRDP	Holistic Rural Development Program
NRM	Natural Resource Management
SDLE	Skill Development and Livelihood Enhancement
H&H	Health and Hygiene
POE	Promotion of Education
CSR	Corporate Social Responsibility
RRA	Rapid Rural Appraisal

I. Acknowledgement

DevInsights would like to extend its sincere gratitude to all those who contributed to the successful completion of the Impact Assessment of HDFC's Holist Rural Livelihood Program (P0398) implemented by OXFAM India in 15 villages of two blocks (Dumra and Bathnaha) of Sitamarhi District, Bihar.

We extend our heartfelt appreciation to HDFC Bank for its vision and resources, which made this meaningful research possible. DevInsights also appreciates the HDFC and OXFAM India teams for their technical guidance, valuable input, and seamless coordination. Their profound understanding of the project and its context provided indispensable guidance in shaping our research design and data collection efforts.

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II. Executive Summary

India's rural population constitutes nearly **70%** of the total, facing challenges such as **poverty, unemployment, and poor literacy and health standards**. HDFC Bank's **Holistic Rural Development Program (HRDP)** aims to address these issues through sustainability-driven interventions across four thematic areas: **Natural Resource Management (NRM), Skill Development & Livelihood Enhancement (SDLE), Promotion of Education (POE), and Health & Hygiene (H&H)**.

The report evaluates HRDP's impact in **15 villages of two blocks (Dumra and Bathnaha) of Sitamarhi District, Bihar**, analysing its **effectiveness, efficiency, relevance, coherence, impact, sustainability, and branding**. A cross-sectional mixed-methods approach was adopted to assess the program's impact. This involved a combination of qualitative and quantitative methodologies, including household surveys, focus group discussions, and in-depth interviews with key stakeholders such as beneficiaries, PRI members, school representatives, and implementing partners. The OECD DAC criteria guided the assessment framework, evaluating parameters like relevance, coherence, efficiency, effectiveness, impact, and sustainability. For each indicator under the OECD DAC parameters, a certain set of questions was curated on a Likert scale ranging from 1 to 5, through which actual scores were calculated. The actual scores were computed using the weighted average formula, $\text{Weighted Average} = \frac{\text{Sum of (Actual mean of each intervention * weight for that intervention)}}{\text{Sum of all weights}}$, where weights were calculated based on the responses received for each intervention to evaluate the performance of each intervention. The weighted average provides the scores in a range between 1 and 5. Further, each indicator is assigned another weightage based on its relative importance within the OECD parameter. Finally, the indicator scores are aggregated to calculate the total score for each parameter, providing an evaluation of the project's performance across quantitative and qualitative dimensions on a specific set of indicators. These scores were categorized into four performance levels: Excellent (>4.5), Good (4.5-3.6), Needs Improvement (3.5–2.6), and Poor (<2.5).

The project achieved an **overall score of 4.5**, based on combined quantitative and qualitative indicators, reflecting good performance across all thematic areas.

Table 1: Overall Project Scoring

OECD DAC Criteria	NRM	SDLE	HH	POE	Overall
Relevance	Good	Good	Good	Excellent	Good
Coherence	Excellent	Excellent	Excellent	Excellent	Excellent
Efficiency	Good	Good	Good	Excellent	Good
Effectiveness	Excellent	Good	Excellent	Excellent	Excellent
Impact	Good	Good	Good	Good	Good
Sustainability	Good	Good	Good	Good	Good
Branding	Excellent	Excellent	Excellent	Excellent	Excellent
Overall Score	4.5	4.3	4.5	4.6	4.5

NRM - The NRM interventions focused on **sustainable environmental conservation and optimal utilization of local ecological resources**. Key activities included **solar streetlight installation, water conservation initiatives, and renewable energy solutions**.

- **Overall score of 4.5**, reflecting **excellent performance in efficiency, effectiveness, impact, and sustainability**, while **coherence and branding** were rated as **Excellent**.
- **97% of respondents** rated the home solar light as **“Essential Support” or “High Priority”**, highlighting improved **learning, security, and mobility**.
- Challenges include **limited maintenance mechanisms** and **long-term sustainability concerns**.

SDLE - The SDLE interventions aimed to **strengthen rural livelihoods** through **skill-building, income diversification, and enterprise development**. The program targeted **small and marginal farmers, landless labourers, and women**, equipping them with **sustainable livelihood options**.

- **Overall score of 4.3**, reflecting **good performance in all OECD DAC parameters: relevance, coherence, efficiency, effectiveness, impact, sustainability, and branding**.
- Beneficiaries reported **financial stability, reduced farming input costs, and increased participation in income-generating activities**.
- Challenges include **limited market access, scalability constraints, and post-training employment gaps**. Despite all the efforts, water scarcity still prevails.

H&H - The H&H interventions aimed to **enhance health infrastructure and awareness**, focusing on **preventive care, sanitation improvements, and easy access to clean drinking water**.

- **Overall score of 4.5**, reflecting **excellent performance in all OECD DAC parameters: relevance, coherence, efficiency, effectiveness, impact, sustainability, and branding**.
- **24% of respondents rated the seeds received for kitchen garden plantation as “Essential Support”**.
- **Kitchen garden initiatives improved nutritional security**, particularly for women and children.

POE - The POE interventions focused on **improving school infrastructure and educational quality** through **smart classrooms, library enhancements, and sanitation facilities**.

- **Overall score of 4.6**, demonstrating excellent performance in all OECD DAC parameters: relevance, coherence, efficiency, effectiveness, sustainability, and branding.
- Initiatives such as **smart classrooms, improved sanitation, and safe drinking water access** contributed to **higher student engagement and reduced dropout rates**.
- **Challenges in sustainability** include **technical support and long-term maintenance of smart classrooms and digital education tools**.

To ensure sustainability, NRM efforts should focus on expanding rainwater harvesting systems, promoting organic and climate-resilient farming practices, and establishing village-level committees to oversee the regular maintenance of assets like solar lights. SDLE initiatives should diversify vocational training programs based on local demand, strengthen market linkages for farm and non-farm products, and enhance women’s participation through tailored skill-building and enterprise support. POE interventions require structured maintenance protocols for digital tools and school infrastructure, improved recreational and learning facilities, and stronger parent-teacher engagement to foster a supportive learning environment. H&H interventions should increase the frequency and reach of health camps, reinforce awareness on sanitation and hygiene at the household level, and promote community-led models for maintaining water and sanitation facilities.

The HRDP has successfully delivered impactful, sustainability-driven interventions that improved livelihoods, education quality, and health outcomes across the targeted rural communities. To ensure lasting impact, it is critical to strengthen sustainability mechanisms, foster community ownership, build institutional capacities, and align program efforts with relevant government schemes. These steps will ensure continued benefits, community resilience, and the creation of self-reliant rural ecosystems.

1. Introduction

India's rural landscape, home to nearly 65% of the population¹ remains central to the country's development. Despite economic growth and targeted policies, rural areas continue to experience persistent challenges such as low agricultural productivity, underemployment, poor access to quality education and health services, and inadequate infrastructure.² The lack of integrated development strategies often leads to fragmented outcomes and limited long-term impact.

According to the National Institute of Rural Development and Panchayati Raj (NIRDPR), sustainable rural development must address interconnected domains—agriculture, livelihoods, education, health, and social infrastructure—through community-driven approaches. Similarly, the United Nations Development Programme (UNDP) underscores that multi-sectoral rural interventions are crucial for achieving the Sustainable Development Goals (SDGs), particularly those related to poverty (SDG 1), hunger (SDG 2), education (SDG 4), and reduced inequalities (SDG 10).

As part of the Parivartan initiative, HDFC Bank undertakes various CSR activities aimed at fostering "happy and prosperous communities" through socio-economic and ecological development, guided by the principle of sustainability. Within this framework, the 'Holistic Rural Development Program' (HRDP) serves as the flagship CSR initiative. Through HRDP, non-governmental organizations across the country are supported in implementing development interventions. The program's primary objective is to uplift economically disadvantaged and underdeveloped communities by enhancing their socio-economic conditions and ensuring sustainable access to quality education, clean energy, and improved livelihood opportunities. HRDP focuses on four key thematic areas:

Natural Resource Management	Skill development & Livelihood Enhancement	Promotion of Education	Healthcare & Hygiene
<ul style="list-style-type: none">•Tree Plantation•Water Management for drinking/agriculture/general•Organic / Chemical Free/ Natural farming•Renewable energy solution	<ul style="list-style-type: none">•Agriculture and/or Agri allied•Non-Farm livelihood•Skill development programme	<ul style="list-style-type: none">•School infrastructure and SMC•Capacity building of teachers•Educational support to student through Life skill/career counselling.•Sports support programme	<ul style="list-style-type: none">•Health infrastructure & services•Waste management & sanitation•Household & Public toilet•Health camps

Figure 1: Key Thematic Areas

The interconnectedness of the four thematic areas—Natural Resource Management, Skill Development & Livelihood Enhancement, Promotion of Education, and Healthcare & Hygiene—creates a strong foundation for holistic rural development, contributing to the upliftment of communities while enhancing income levels. Natural Resource Management directly supports livelihoods by promoting sustainable practices like water management, organic farming, and renewable energy solutions. These interventions improve agricultural productivity, reduce input costs, and create opportunities for Agri-allied and non-farm livelihoods, leading to economic stability. Similarly, quality education combined with skill development equips community members with market-relevant skills, enabling them to secure better employment opportunities, diversify income sources, and explore entrepreneurship, thereby enhancing their socio-economic status.

¹ <https://www.statista.com/topics/12335/rural-economy-of-india/>

² Chintakula, B. S. (2020). Problems of rural system in India, need for addressing them in rural development planning. *Int J Eng Res Technol*, 9, 255-62.

Healthcare and hygiene play a critical role in improving health outcomes through better infrastructure, sanitation, and preventive care. This reduces the disease burden, resulting in a healthier and more productive workforce capable of engaging in income-generating activities. Education also complements healthcare by fostering awareness of hygiene practices, which leads to improved health and school attendance. This, in turn, creates a more skilled and employable population that can contribute effectively to the community's economic growth. Interventions in Natural Resource Management, such as clean water supply, waste management, and tree plantation, further enhance health by reducing environmental hazards, preventing diseases, and promoting ecological balance, which sustains productivity.

These thematic areas are also interconnected in ways that amplify their collective impact. For instance, education and healthcare together create a well-informed, healthy community capable of pursuing diverse livelihoods, while sustainable farming practices and renewable energy initiatives instill environmental responsibility, fostering resilience and innovation in the younger generation. The synergy among these interventions not only ensures consistent income growth for families but also reduces dependence on singular income sources, fostering economic resilience. By improving living standards and addressing vulnerabilities, this integrated approach promotes long-term community growth, aligning with the principles of sustainability and creating a virtuous cycle of development. Ultimately, these interlinkages empower rural communities to achieve socio-economic upliftment while ensuring sustainable development and ecological preservation for future generations.

1.1 About the Implementing Organization

Oxfam India is more than just a non-profit—it's a movement dedicated to ending poverty, fighting inequality, and standing up for social justice. With deep roots in global humanitarian work for over 70 years and a strong presence in India for more than a decade, Oxfam has been walking hand in hand with local communities and grassroots partners to bring lasting change where it's needed most. At its core, Oxfam India believes in a world that's fair, equal, and full of opportunity for everyone, especially for those who have been left behind. From empowering women and girls to access their rights, to strengthening health and education systems, to helping families rebuild after natural disasters—Oxfam's work is about restoring dignity and hope, one step at a time.

Over the years, Oxfam India has helped thousands of women find their voice, ensured that children go back to school, supported farmers and workers in earning a fair livelihood, and stood by communities during floods, cyclones, and the pandemic. The organization focuses on real issues—gender justice, economic equality, quality services, and emergency response—with compassion, integrity, and the belief that a better world is possible.

1.2 Objectives of the Study

To evaluate what **changes** have been made in the **lives** of the **beneficiaries** of the projects

To assess **theme wise** and **holistic impact** in alignment with the **OECD** evaluation parameters

To provide **critical feedback** on various aspects of the projects to **learn** and **apply** the learning in the upcoming project implementations

Figure 2: Objectives of the Study

1.3 About the Project Area

The assessment provides an independent and detailed assessment report of HDFC Bank's HRDP intervention (under Parivartan) undertaken in 15 villages of two blocks (Dumra and Bathnaha) of Sitamarhi District, Bihar, implemented by OXFAM India.

The project was implemented in Sitamarhi district, a region in southern Bihar known not only for its rich history and cultural significance but also for the everyday struggles of its rural communities. Behind the legacy of ancient learning, many villages in Sitamarhi faced deep-rooted issues—poverty, lack of education, poor healthcare, and limited livelihood options. Agriculture is the backbone of Bihar's economy, considering that not less than 88.7% (Economic Survey 2028-19) of the state's population resides in rural areas; agriculture holds the key to the overall growth of the State. Most families relied on agriculture or daily wage labour to make a living. The present agricultural marketing systems suffer from distortions like multiple intermediaries, poor infrastructure, lack of transportation, and less interest in private sector companies/suppliers/traders. Thus, the limited market choices and lack of transparency have been the major barriers to better price realisation for small and marginal farmers.

The project specifically focused on reaching the most marginalized communities across selected blocks of Sitamarhi. Along with HRDP, Sitamarhi has also made a recognizable convergence with government institutions like the District Agriculture, Health, Education Department, ATMA, CoE, etc., and has taken support within the scope of the interventions. Apart from this, ANM and AHSA workers have also supported health and hygiene training. ICDS and the education department supported the project in Anganwadi and school-related works, respectively.

Table 2: List of Intervention Villages

List of Intervention Villages	
1	Bhairobhup
2	Bhairokothi
3	Simara
4	Bishunathpur
5	Paroha
6	Madhopur Roushan
7	Parshouni
8	Dharampur
9	Amghatta Bhagvatipur
10	Koili / Koily
11	Rupouli Ruphara
12	Niyamutullahpur
13	Joka
14	Pandoul Uf Panthpakar
15	Dostpur Khadauli



Figure 3: Project Location

2. Methodology

The impact assessment used a **cross-sectional mixed-method** approach that included qualitative and quantitative methods to assess the impact of the project interventions. The impact assessment process was conducted consultatively, engaging with key stakeholders involved in the project design and implementation, including HDFC Bank and OXFAM India.

2.1 Assessment Framework

The assessment framework for this study is structured to evaluate the **relevance, coherence, efficiency, effectiveness, impact, and sustainability** of the **HRDP**. The framework integrates **quantitative and qualitative approaches** to comprehensively assess the program's implementation and outcomes. Each component will be evaluated through specific indicators aligned with the thematic areas of HRDP:

1. **Relevance:** Alignment of project activities with community needs and priorities
2. **Coherence:** Compatibility with other interventions and government schemes
3. **Efficiency:** Optimal utilization of resources (manpower, materials, and time) to achieve outcomes
4. **Effectiveness:** Adherence to planned timelines and delivery of intended outputs
5. **Impact:** Degree of short-term and long-term changes in beneficiaries' lives
6. **Sustainability:** Potential for project outcomes to be sustained

The assessment will use a retrospective recall approach to establish baseline information, as no prior baseline data is available.

2.2 Scoring Matrix

The scoring matrix, aligned with OECD parameters, is used to rate and evaluate the project's performance across various parameters, including **Relevance, Coherence, Efficiency, Effectiveness, Impact, Sustainability, and Branding**. Each parameter is assessed through indicators, where those marked in **blue** derive scores from quantitative surveys and those in **green** from qualitative interactions.

Table 3: OECD DAC Criteria Scoring Matrix

SN.	OECD Parameters	Indicators	Stakeholder for data collection	Weightage for individual OECD Parameters	Combine weightage for project score
1	Relevance	Beneficiaries need alignment	Direct beneficiaries (project specific)- survey CTO	50%	W1: 15%
2		Local context alignment	IA, Beneficiary groups	30%	
3		Quality of design	IA	20%	
4	Coherence	Internal Coherence	IA	50%	W2: 10%
5		External coherence	IA	50%	
6	Efficiency	Timeliness-	Direct beneficiaries (project specific)	30%	W3: 15%
7		Quality of service provided	Direct beneficiaries (project specific)- Survey CTO	30%	
8		Operational efficiency	IA	20%	
9		Project design	IA	20%	
10	Effectiveness	Interim Result (Outputs & Short-term results)	Direct beneficiaries (project specific)- Survey CTO	25%	W4: 20%
11		Reach (target vs Achievement)	HDFC -MIS- data variation compared with actual reach (based on interaction with IA)	25%	

SN.	OECD Parameters	Indicators	Stakeholder for data collection	Weightage for individual OECD Parameters	Combine weightage for project score
12		Influencing factors (Enablers & Disablers)	IA, Direct Beneficiaries	20%	
13		Differential results (Need Assessment)	IA	20%	
14		Adaptation over time	IA	10%	
15	Impact	Significance- (outcome)	Direct beneficiaries (project specific)- Survey CTO	50%	W5: 25%
16		Transformational change-	Direct beneficiaries (project specific)- Qual data	30%	
17		Unintended change-	Direct beneficiaries (project specific)- Qual data	20%	
18	Sustainability	Potential for continuity	Direct beneficiaries (project specific)- Survey CTO	60%	W6: 10%
19		Sustainability in project design & strategy-	IA, HDFC project team- Qual	40%	
20	Branding [#]	Visibility (visible/word of mouth)	IA, Direct beneficiaries- Qual	100%	W7* 5%
Project Score= W1 * Relevance + W2 * Coherence + W3 * Efficiency + W4* Effectiveness + W5* Impact + W6* Sustainability + W7* Branding					

Branding is an additional parameter that has been added in the list of OECD parameters; IA = Implementing Agency

For each indicator, a specific set of questions was curated on a Likert scale ranging from 1 to 5. To evaluate the performance of the intervention, these ratings were used to calculate the weighted average using the formula: **Weighted Average Score = Sum of (Actual mean of each intervention * weight for that intervention)/ Sum of all weights.**

Weights for each intervention were calculated using the below formula:

$$\frac{\text{Number of responses in particular intervention}}{\text{Total number of responses in all the interventions under that category}}$$

For Instance, consider the data provided in the table below for score calculations for one indicator of the OECD–DAC criterion, where seven interventions are mentioned at level 1. There are three categories at level 2, and combining all three, the composite score for NRM will be calculated. The step-by-step process is outlined below, using an example for illustration:

Table 4: Scoring Range Followed for Project Scoring

Scoring Range		
Score Range	Category	Description
More than >4.5	Excellent	Exceptional performance; fully meets or exceeds all expectations for the parameter
Between 3.5-4.5	Good	Adequate performance: meets some expectations but requires improvement
Between 2.5-3.4	Needs Improvement	Below-average performance; significant gaps in meeting expectations
Less than 2.5	Poor	Unacceptable performance; fails to meet most or all expectations

2.3 Sampling Approach and Target Respondents

The sampling strategy was designed to ensure statistical validity and representativeness of the data while maintaining alignment with the program's objectives and scope. The assessment was conducted in 15 villages of two blocks (Dumra and Bathnaha) of Sitamarhi District, Bihar, implemented by OXFAM India.

Quantitative Sample Size Estimation

The quantitative sampling methodology followed these steps:

- **Sample Size Calculation:** The sample size was calculated using a **95% confidence interval** and a **5% margin of error**. The universe for each beneficiary type—household, community, and group—was determined, and individual sample sizes were calculated accordingly to ensure robust representation.
- **Proportional Allocation:** Proportionate allocation of the sample was carried out for each beneficiary type, based on the thematic focus areas, activities, and sub-categories identified for each village.
- **Thematic Area-Wise Sampling:** A cumulative thematic focus area-wise sample was derived from the different beneficiary categories for **Natural Resource Management (NRM)**, **Skill Development and Livelihood Enhancement (SDLE)**, and **Healthcare and Hygiene (H&H)**

Additionally, for the **Promotion of Education (POE)**, eight schools (primary/ middle/ higher schools/ Anganwadi) were selected to represent institutional beneficiaries (Principal, Teacher, Student, and Parent).

The final sample distribution across beneficiary types and thematic focus areas is as follows:

Table 5: Village-wise and Theme-wise Distribution of Quantitative Sample: Target vs Actual Sample Achieved

Themes	NRM		SDLE		H&H		PoE		Total	
Villages	Target	Actual	Target	Actual	Target	Actual	Target	Actual	Target	Actual
Amghatta Bhagwatipur	5	12	12	10	9	9	4	4	30	35
Bhairo Bhup	5	6	15	14	15	6	0	0	35	26
Bhairo Kothi	6	8	13	9	10	12	4	4	33	33
Bishunathpur	5	4	11	15	9	15	0	0	25	34
Dharampur	5	5	15	15	9	19	4	4	33	43
Dostpur Khadauli	5	6	14	13	16	24	0	0	35	43
Jonka	5	4	15	7	12	0	0	0	32	11
Koili	5	5	16	9	11	19	4	4	36	37
Madhopur Roshan	5	5	12	12	12	12	0	0	29	29
Niyamutullahpur	5	4	11	21	6	16	4	2	26	43
Pandoul urf Panthpakar	6	6	19	17	11	11	0	0	36	34
Paroha	5	5	15	14	11	10	6	8	37	37
Paesani	5	3	12	21	16	13	0	0	33	37
Rupouli Ruphara	5	3	17	22	11	4	4	4	37	33
Simra	6	5	12	13	12	6	4	4	34	28
Total	78	81	209	212	170	176	34	34	491	503

This stratified sampling approach ensures that the data collected is representative across different beneficiary groups and thematic areas.

Qualitative Sample Size Estimation

A **purposive sampling approach** was adopted to ensure that the qualitative sample adequately represented the diverse stakeholders involved in the project. This method allowed participants to be selected based on their relevance to the thematic areas under study. Stakeholders were intentionally chosen for their ability to provide rich and informed insights. The table below showcases the stakeholder type, type of tool administered, and the total sample captured:

Table 6: Qualitative Sample Distribution and Respondent Category

Stakeholder	Thematic Areas	Tool	Total - Target	Sample Achieved
HH/Farmers	NRM, SDLE	FGD	2	2
PRI	NRM, Health	IDI	4	4
SHG lead	SDLE	FGD	6	6
Farmer group lead	SDLE	IDI	2	2
Principal	POE	IDI	8	8
Teacher	POE	IDI	8	8
HDFC Project Team	NRM, SDLE, Health, Education	IDI	1	1
Implementation Agency	NRM, SDLE, Health, Education	IDI	1	0
Total			32	31

In addition to the qualitative interviews, **five detailed case stories** were documented to illustrate individual and community-level outcomes of the project. These case stories were collected from diverse respondents, including **Farmers, HH members, PRI representatives, School Management Committees (SMC)/Principals, and SHG/enterprise women**. Each case story offers a unique narrative, highlighting the lived experiences, challenges, and benefits experienced by beneficiaries. These stories provide qualitative depth and contextual evidence to complement the broader interview and discussion findings.

2.4 Data Collection Approach (including training)

The data collection process followed a systematic approach to ensure accuracy and consistency. A two-day training program was conducted in Bihar for field investigators and supervisors to familiarize them with the study tools, data collection protocols, and ethical considerations. The training covered quantitative and qualitative methods, emphasizing standardized questionnaires, interview techniques, and field-level practices. Mock interviews and role-play exercises were conducted to enhance enumerators' readiness and competence before field deployment.

2.5 Data Analysis and Report Writing

The data analysis process integrated quantitative and qualitative approaches to understand the project's impact comprehensively. Quantitative data were analysed using statistical techniques, ensuring rigorous evaluation of indicators, while qualitative data were thematically analysed to analyse the nuanced insights and beneficiary narratives captured through qualitative interactions. Weighted average score-based aggregation was applied to derive parameter-level scores. The findings from both methods were synthesized to provide evidence-based conclusions, which were documented in a structured report highlighting key outcomes, challenges, and recommendations.

3. Interventions under Project P0398

This section outlines the **interventions implemented under the project across the broad themes of HRDP**, as carried out by the **implementing agency**.

3.1 Natural Resource Management (NRM)

The HDFC HRDP initiative under the NRM theme focuses on sustainable environmental conservation and optimal utilization of local ecological resources. The program aimed to enhance community resilience by implementing strategies that protect and improve natural assets, promote sustainable agricultural practices, and introduce renewable energy solutions.

Table 7: NRM Specific Activities

Category	Specific Activities
Water Management	Watershed management
Renewable Energy	Solar energy-powered installation of streetlights and home lights

3.2 Skill Development and Livelihood Enhancement (SDLE)

The SDLE (Skill Development and Livelihood Enhancement) component of the HDFC Bank Parivartan project aims to empower rural communities by fostering sustainable economic growth through skill development, income diversification, and entrepreneurship. By integrating interventions across agriculture, allied sectors, non-farm livelihoods, and vocational training, SDLE endeavours to enhance household incomes, build economic resilience, and promote self-reliance.

Table 8: Project Specific Activities under SDLE

Category	Specific Activities
Agriculture Training and Support	Farmer training through demos, exposure visits, and PoP on modern farming techniques.
Entrepreneurship Development	Provide input support for goat rearing, poultry, and other small businesses.
Farm Management	Provide training on crop diversification, horticulture, and irrigation methods. Also, it helps provide horticulture saplings and drips for irrigation.
Livestock Management	Provide training on fodder development and livestock management. Also, villagers can be aided in the animal health services facilities.
Water Management – Agriculture and drinking water	Repair and construction of an anicut and a well.

3.3 Health and Hygiene

Health and hygiene are important factors in rural development. Therefore, to enhance community health, HDFC HRDP initiatives focused on increasing nutritional intake by promoting kitchen gardens and distributing high-quality seeds and fruit plants, enabling families and farmers to diversify their produce for better dietary nutrition and food security. Simultaneously, the construction of community water tanks addressed the critical issue of access to clean drinking water, providing a reliable source that fostered a healthier environment and contributed to the villagers' overall well-being and socio-economic progress.

Table 9: Project-Specific Activities under H&H

Category	Specific Activities
Kitchen garden	Promotion of kitchen garden plantation
Health Camps	Basic Screening of individuals
Water Management - Drinking	Community Water Tank Establishment

3.4 Promotion of Education (POE)

This focused on creating an inclusive and modern learning environment to address critical gaps in school infrastructure and enhance the quality of education. The provision of educational material supported learning outcomes. At the same time, innovative infrastructure projects like BaLA (Building as Learning Aid) and the establishment/renovation of classrooms and libraries created more conducive learning environments; furthermore, the integration of smart and digital infrastructure modernized teaching methodologies. Crucially, the construction of sanitation units addressed essential hygiene needs, collectively highlighting the intervention's commitment to holistic development and improved resources within these educational institutions in Punjab.

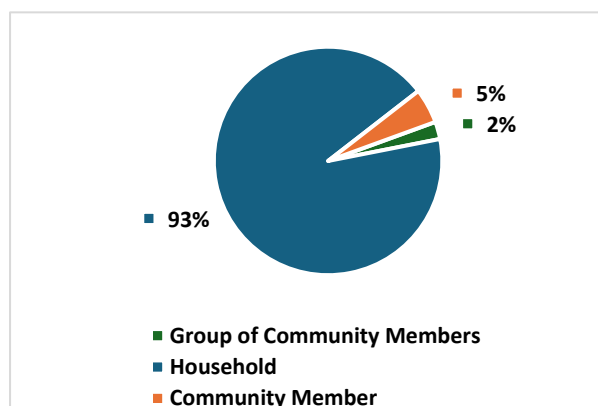
Table 10: Project Specific Activities under PoE

Category	Specific Activities
Educational Institutions Development	Construction or renovation of basic infrastructure, BaLA painting and sanitation units. Installation and setup of smart classrooms and Library, and provide education material for support

4. Demographic Profile

4.1 Natural Resource Management

Figure 4 illustrates the distribution of respondents under the **Natural Resource Management** theme.



Most of the respondents belong to the Household (93%) category, followed by **Community Members (5%)** and **Group Community Representatives (2%)**.

Among the **beneficiaries, 86% were female and 14% were male**, indicating that female respondents formed the majority. This skewed gender ratio suggests a potentially stronger involvement of women in NRM-related initiatives in **Sitamarhi**, possibly reflecting targeted program strategies.

Figure 4: % Distribution of Respondents under NRM (n=81)

4.2 Skill Development and Livelihood Enhancement

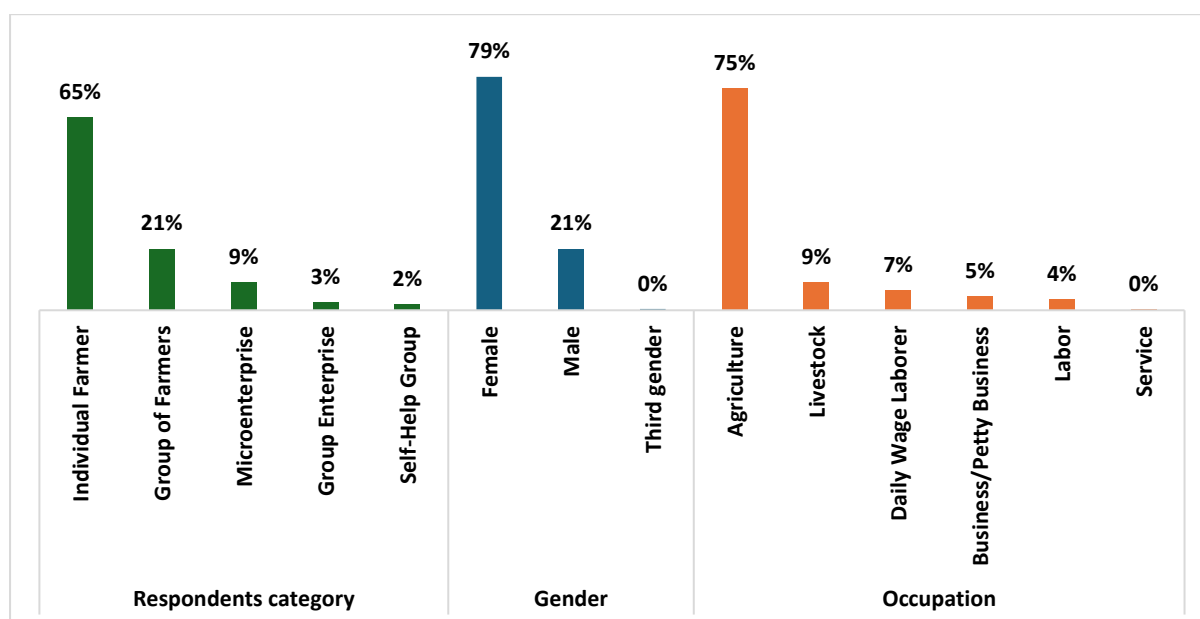


Figure 5: % Distribution of Respondents by category, gender and occupation under SDLE (n=212)

Figure 5 illustrates the distribution of respondents under the SDLE theme based on respondents' category, gender, and occupation. More than four-fifths of the respondents were individual farmers (65%), followed by groups of farmers (21%), indicating a significant number of respondents were engaged in agricultural activities. The gender distribution reveals a stark disparity, with 79% of respondent's female. Regarding occupation, **75% were engaged in agriculture**, 9% in livestock, and 7% in daily-wage labour, showing agriculture as the dominant livelihood with limited diversification. This data underscores the significant participation of women in agricultural activities and related occupations.

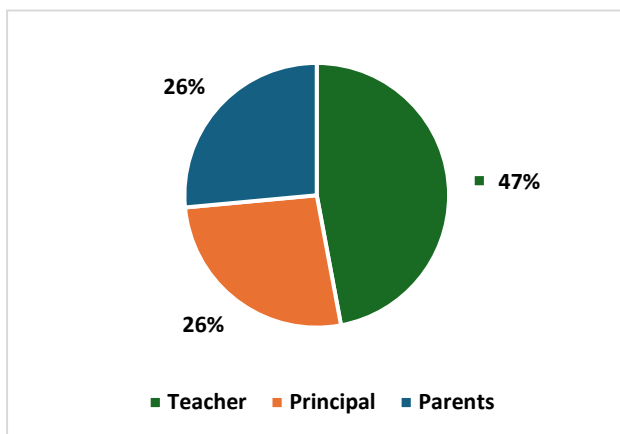


Figure 6: % Distribution of Respondents by category under POE (n=34)

4.3 Promotion of Education

Figure 6 illustrates the distribution of respondents under the **Promotion of Education** theme. The highest proportion of respondents were **parents (47%)**, followed by **teachers (26%)** and **principals (26%)** indicating significant representation from those directly involved in students learning and development. This distribution reflects a **balanced approach** to stakeholder engagement, ensuring that the voices of both caregivers and educators are captured. The relatively higher representation of teachers underscores their central role in

educational delivery, classroom practices, and the overall implementation of school-level interventions. Their insights are especially valuable in identifying on-ground challenges and opportunities for improvement.

4.4 Health and Hygiene

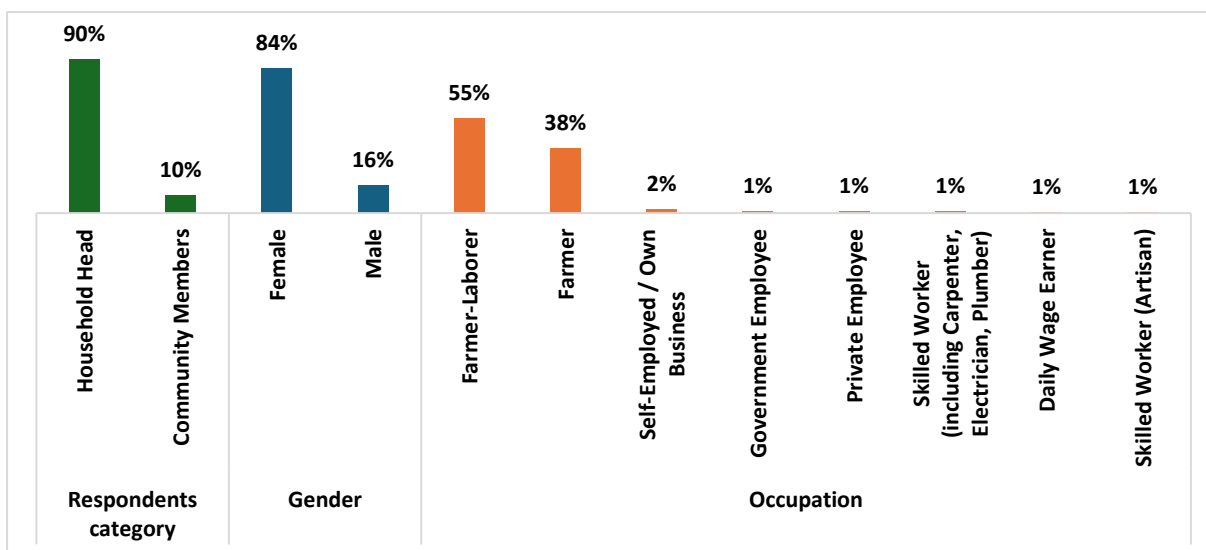


Figure 7: % Distribution of Respondents by category, gender and occupation under HH (n=176)

Figure 7 presents the distribution of respondents under the HH theme based on respondents' category, gender, and occupation. Under the Health and Hygiene theme, most respondents were **household heads (90%)** and **community members (10%)**, indicating a strong representation of individuals responsible for household-level decisions. A significant **84% of respondents were female**, underscoring women's central role in managing health and hygiene practices within families. In terms of occupation, **55% were farmer-labourers** and **38% farmers**, reflecting the predominantly agrarian nature of the community. The high female participation and rural livelihood profile highlight the program's success in reaching key influencers of hygiene behaviour and ensuring that interventions are contextually grounded and gender responsive.

5. Key Findings

This section presents the **key findings across the four thematic areas** analysed through the lens of **OECD evaluation parameters**, including aspects related to **branding and visibility**.

5.1 Relevance

The Relevance section evaluates the **alignment of project activities with the needs and priorities of the target communities**, ensuring the interventions are meaningful and contextually appropriate. This parameter is assessed through **three key indicators: Beneficiary Need Alignment, Local Context Alignment, and Quality of Design**. The actual scores for each indicator are the weighted averages, computed by using the formula mentioned in the [Scoring Matrix](#) section.

5.1.1 Beneficiary Need Alignment

Composite Score						
Indicators		NRM	SDLE	H&H	PoE	Overall score
Beneficiary needs alignment		4.0	3.8	4.1	4.7	4.0

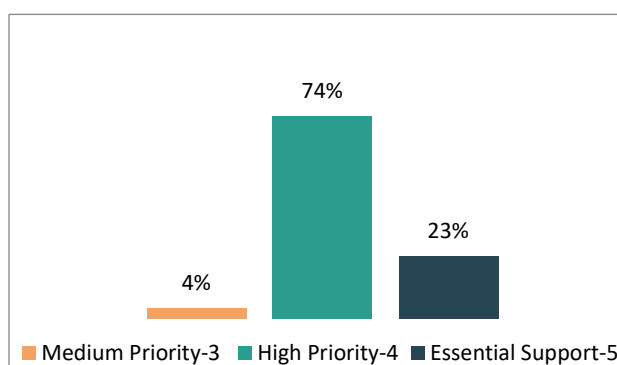


Figure 8: % Distribution of Respondents Across categories for 'Relevance' of Home Solar under NRM (n=53)

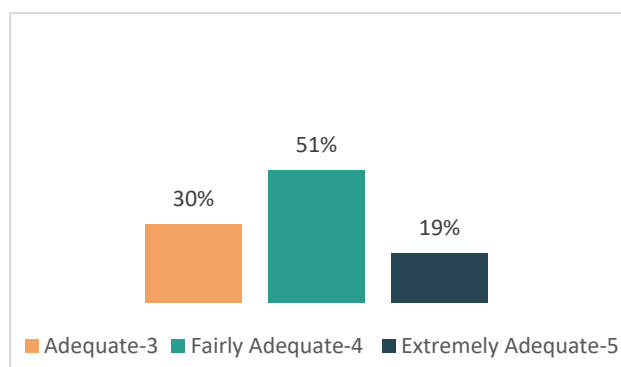


Figure 9: % Distribution of Respondents Across Categories for 'Sufficiency' of Home Solar under NRM (n=53)

NRM interventions demonstrated strong alignment with community needs. The installation of home solar and solar streetlights significantly improved daily life, enhancing safety and mobility after dark.

The prioritization of interventions by community members reveals a strong alignment with their immediate needs. Home solar lights were identified as the top priority by almost **nine out of ten respondents (97%)**. Other initiatives, including solar streetlights and plantation activities, were also rated as highly important.

While these NRM initiatives were considered highly relevant, nearly 70% of respondents rated them fairly to extremely adequate (51% and 19% respectively). While **one in three respondents** felt that their adequacy was limited, indicating that the interventions, though well-intended, did not fully meet the scale of community needs. A farmer from Paesani village shared that “he doesn’t know the exact number as many of the solar lights are defunct now, only one is functional. This is a big village and needs at least 15-20 lights, then only it will cover all the ways of the village, as no lights were installed at the outskirts of the village.”

POE interventions demonstrated strong alignment with community needs. The **infrastructure support**, including **BALA painting, library setups, stem kit, toilet facilities, drinking water facilities, and smart classrooms** at schools, aligned **exceptionally well** with community needs. These interventions enhanced the **learning environment and improved hygiene conditions**, making education more **engaging, accessible, and effective** for children.

The assessment of beneficiary needs reveals that the **Kitchen Garden–Plantation** component is widely perceived as well-aligned with community priorities. Around **one in four respondents** identified the initiative as providing **“Essential Support”** and **“High Priority Support.”** This reflects a strong overall endorsement of the intervention’s relevance, particularly in promoting **household-level nutrition, health awareness, and sustainability**.

In terms of **sufficiency**—the degree to which the intervention meets actual needs—beneficiary feedback was overwhelmingly positive. About **18%** of respondents rated the intervention as **“Extremely Adequate,”** with **34%** describing it as **“Fairly Adequate,”** and **47%** as **“Adequate.”** These findings highlight the initiative’s effectiveness in addressing critical gaps in nutrition and health at the household level.

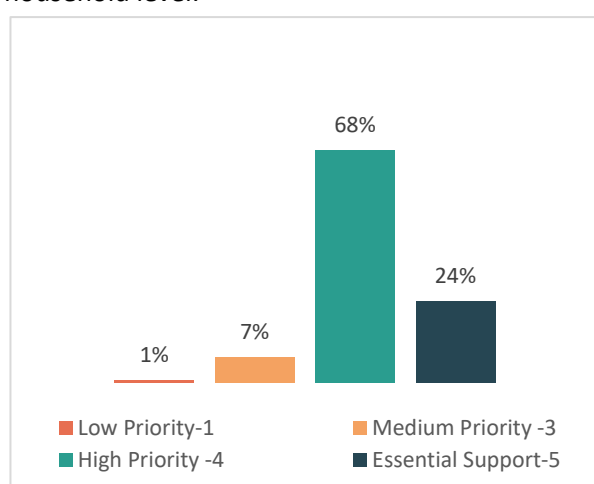


Figure 10: % Distribution of Respondents Across Categories for ‘Relevance of Kitchen Garden- Plantation under H&H’ (n=122)

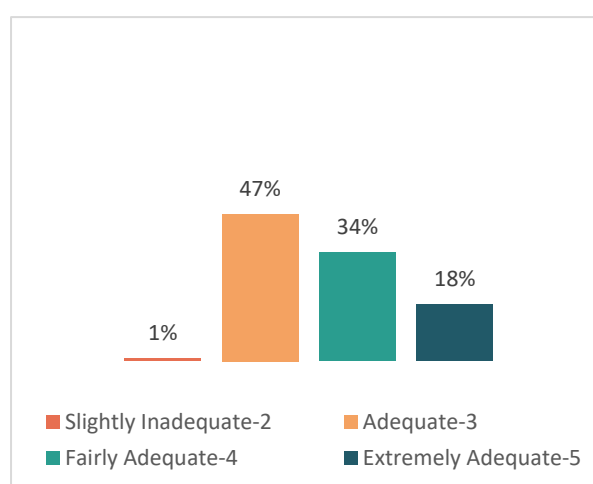


Figure 11: % Distribution of Respondents Across Categories for ‘Sufficiency’ of Kitchen Garden-Plantation under H&H’ (n=122)

The farming-related support provided through the project effectively responded to the community's core needs of small and marginal farmers. Many farmers previously faced challenges such as poor access to quality seeds, limited irrigation facilities, and high dependency on costly chemical inputs. In response, the project introduced timely and relevant solutions—distributing high-quality seeds, training on farming techniques, organic (Jaivik) manure, land treatment, and farm tools. These resources directly contributed to increased agricultural productivity and improved the cultivability of their land. **Nearly nine in ten respondents** identified farm support and land treatment initiatives like vermicomposting, soil testing, and **integrated pest management** as a **high priority and essential support**, emphasizing their **critical role in enhancing agricultural productivity and livelihood sustainability**.

5.1.2 Local Context Alignment

Composite Score					
Indicators	NRM	SDLE	H&H	PoE	Overall score
Local Context Alignment	4.4	3.8	4.0	4.6	4.2

For NRM, the local context alignment indicator data highlights the intervention's strong sensitivity to the economic, environmental, social, and capacity conditions of the communities it serves. With a high score of 4.4, the interventions under NRM show a good **alignment with local needs and priorities**. The provision of solar lights and solar pumps has brought essential improvements to daily life in the community by resolving persistent issues related to safety and lighting. The installation of solar lights at road junctions and homes has enhanced safety at night, reduced fear, and enabled children to study after dark, marking the village's first consistent lighting. A farmer from Dharampur village shared that *"The solar lights made it safer to walk at night, and children can study without worrying about electricity."*

For SDLE, the implementation of the intervention was strengthened through a strong alignment with the local economic, social, and environmental context. The project ensured relevance and increased community buy-in by adapting enterprise planning to local agricultural patterns, such as shifting from maize to flaxseed cultivation where appropriate.

Providing essential agricultural inputs such as high-quality seeds, spray machines, organic fertilizers, a tool bank, and a solar pump addressed the region's challenges and resource gaps.

"For instance, earlier we didn't receive any farm related support from any other NGOs. But now apart from tool bank, we also received wheat seeds, irrigation support, and a ration kit once. The ration kit was helpful because it came at a time when many families were struggling. Even now, some people come to ask if any new support is available, as they still need help. "

- Excerpt from SHG of Bishunathpur village, Sitamarhi

For POE, implementing the intervention significantly improved the quality of education by establishing smart classrooms equipped with projectors, TVs, and computers. These digital tools made learning more engaging and accessible for students. Essential educational facilities like science labs/STEM kits, and some schools introduced or enhanced their library facilities.

Infrastructure improvements played a crucial role in creating a safe and supportive learning environment. School buildings were renovated with fresh paint, proper seating arrangements, and secure boundary walls. Functional toilets with separate facilities for boys and girls, handwashing stations, clean drinking water through borewells, and repaired taps addressed critical hygiene needs that previously hindered attendance.

For Health and Hygiene, the intervention significantly enhanced community health and hygiene through multiple initiatives focused on well-being and access to essential services. Participants reported increased awareness around cleanliness, personal hygiene, and nutritious cooking practices, particularly for women. The introduction of kitchen gardens, supported by the provision of quality seeds, empowered families to grow mushrooms.

"We attended a sanitary pad distribution camp once, but no health camps were organized afterward. They suggested regular health check-ups for women and children "

- Excerpt from SHG of Bishunathpur village, Sitamarhi

5.1.3 Quality of Design

Composite Score					
Indicators	NRM	SDLE	H&H	PoE	Overall score
Quality of Design	5.0	5.0	5.0	4.5	4.9

The **Quality of Design** indicator assesses whether the intervention was technically, organizationally, and financially feasible to address the identified challenges and achieve the desired outcomes. The interventions achieved a **perfect score of 4.9**, reflecting their structured, data-driven, and community-responsive planning. The use of a baseline needs assessment ensured that program components were tailored to actual gaps and priorities. The intervention's planning was highly structured, with **clear frameworks and timelines** in place to streamline implementation. Financial, material, and human resources were managed efficiently, without deviations from the prescribed plan. Proactive planning, including advanced discussions with staff and meticulous resource allocation, ensured seamless execution. This systematic approach highlights the project's technical and operational excellence in eliminating root causes of the problem and achieving sustainable outcomes.

"We created a system that fosters strong community institutions capable of taking charge of the interventions happening in their area. When we first set up the VDCs, we started engaging them by discussing the program design and execution strategy—particularly how the program would be implemented in their region, who could be the beneficiaries, and how to identify them. This early engagement helped ensure that the community had a sense of ownership from the very beginning."

- Excerpt from HDFC Bank Officials, Sitamarhi

5.2 Coherence

The Coherence section evaluates the **compatibility of the intervention with other initiatives within the sector or institution**, ensuring it complements existing efforts and avoids conflicts. This parameter is assessed through qualitative interactions under two key indicators: **Internal Coherence**, which examines alignment with institutional policy frameworks such as HDFC's CSR components, and **External Coherence**, which evaluates overlaps, gaps, or contradictions with services provided by other actors.

5.2.1 Internal Coherence

Composite Score					
Indicators	NRM	SDLE	H&H	PoE	Overall score
Internal Coherence	5.0	5.0	5.0	5.0	5.0

The project received a **perfect score 5.0** on internal coherence, indicating strong alignment with HDFC Bank's institutional and CSR policy frameworks. The interventions align with the organization's broader goals, encompassing rural literacy, healthcare access, sustainability, and self-reliance. Collaborative implementation and flexibility in design further demonstrate coherence between project execution and strategic CSR objectives.

Qualitative insights further reinforce this alignment. For instance, a representative from OXFAM highlighted that the partner organizations themselves often establish grievance redressal mechanisms.

This is particularly important because, at the beginning of a project, we often face challenges in gaining acceptance from the community. Issues may also arise due to internal HR-related concerns within the partner organizations. To address such challenges, organizations develop grievance redressal mechanisms to help resolve local issues effectively. This alignment reinforces the project's strategic coherence and long-term sustainability.

5.2.2 External Coherence

Composite Score					
Indicators	NRM	SDLE	H&H	PoE	Overall score
External Coherence	5.0	5.0	5.0	5.0	5.0

The intervention scored a **perfect 5.0** on external coherence, reflecting strong synergy with government-led initiatives. OXFAM's collaboration with government agencies like Jeevika ensured alignment without duplication. These partnerships enhanced program relevance and reinforced existing systems, demonstrating a high degree of coordination with external stakeholders.

"We engage with the government agencies like Jeevika. When we are working with groups, women groups, then the women are from Jeevika. They are the members of the groups of Jeevika. So, we involve them, and it also creates, because they are also having the understanding of saving. And we try to engage them in our program so that they can also understand the processes. And later on, when they do save, they know about the business model, business plan and all. So financial inclusion part we do with the groups."

- Excerpt from OXFAM NGO, Sitamarhi

5.3 Efficiency

The Efficiency section evaluates whether the intervention's use of resources—manpower, materials, and time—justifies the results achieved. This parameter is assessed through four key indicators: **Timeliness**, which examines whether activities were completed as planned; **Quality of Service Provided**, which assesses the standard of services delivered; **Operational Efficiency**, which measures the effective use of resources during implementation; and **Project Design**, which evaluates how well the intervention was structured to optimize resource utilization and achieve its objectives.

5.4.1 Timeliness

Composite Score					
Indicators	NRM	SDLE	H&H	PoE	Overall score
Timeliness	4.3	4.4	4.4	3.9	4.3

Under NRM, the **installation of home solar lights** faced more challenges, with almost **one-third (36%) of the respondents** receiving them **on time**, while **two-thirds (64%) experienced slight delays**. Interactions with the implementation team revealed that some delays occurred due to logistical challenges. Representative from the HDFC team shared that "Delay happened if the project started

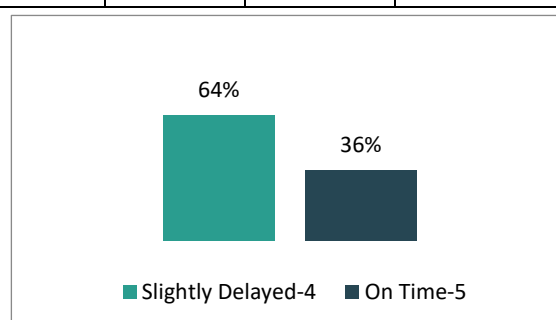


Figure 12: % Distribution of Respondent's Rating on Timeliness under NRM - Solar Street lights (n= 53)

late, got late approval to start the project, and the MOU was *signed late.*”

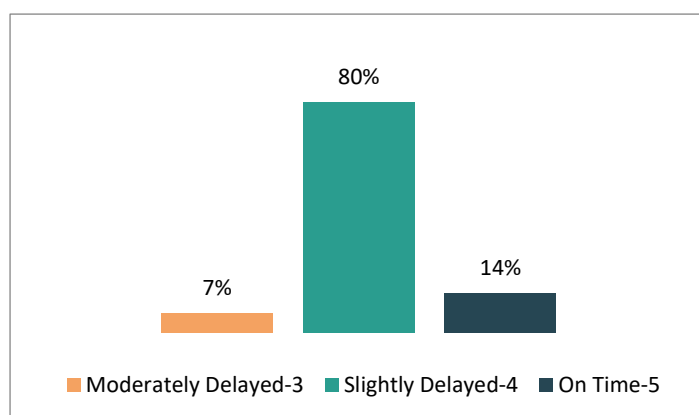


Figure 13: % Distribution of Respondent's Rating on Timeliness under SDLE – Input support (n= 44)

The rollout of infrastructure support under PoE, such as BALA painting, library setups, and smart classrooms at schools, was seen as well-timed. These interventions enhanced the **learning environment**, making education more **engaging, accessible, and effective** for children.

Only 14% of the beneficiaries shared that the input support reached them on time, while more than four-fifths (80%) of them reported that the input support reached them later than expected, though the delays were not significant.

5.4.2 Quality of Service Provided

Composite Score					
Indicators	NRM	SDLE	H&H	PoE	Overall score
Quality of Services Provided	4.2	3.7	3.8	4.7	4.0

Perceptions around the **quality of services** delivered through the program varied across intervention components, reflecting both successes and areas for improvement.

Under **NRM**, most (91%) respondents perceived the quality of interventions as good or very good. This suggests a high level of satisfaction among beneficiaries regarding the intervention's effectiveness and durability in meeting community needs.

However, very few (9%) rated it as acceptable. Overall, these high satisfaction levels reflect strong implementation and effective service delivery.

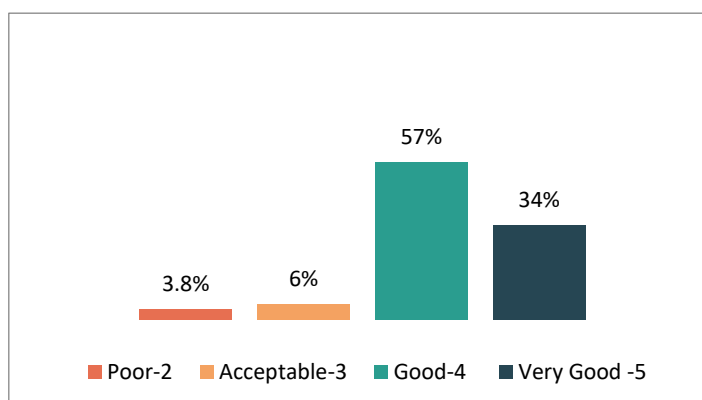


Figure 14: % Distribution of Respondents under NRM on Quality for Home Solar lights' (n=53)

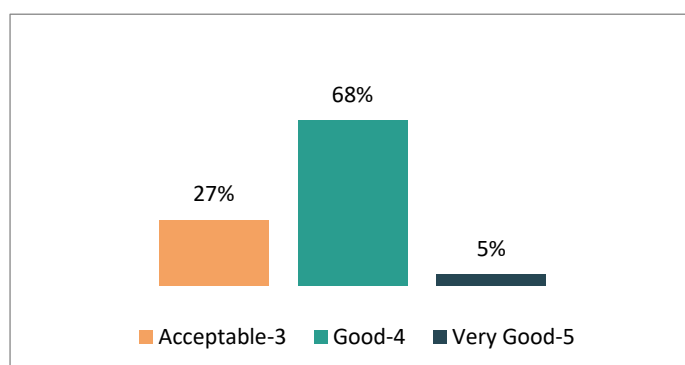


Figure 15: % Distribution of Respondents under SDLE on Quality for Input Support (n=44)

The data on the quality of services under the **Input Support – Seeds Provision** component of SDLE reflects a strong and positive response from beneficiaries. A combined **73% of respondents** rated the quality of the intervention favourably, with **5% describing it as “Very Good”** and **68% as “Good.”** This indicates that most participants found the support effective and relevant in addressing their agricultural needs.

Such positive ratings highlight the intervention's success in providing quality

inputs, particularly seeds that met expectations in terms of viability, suitability for local conditions, and timely availability. However, 27% of the respondents rated the quality of intervention as “Acceptable”.

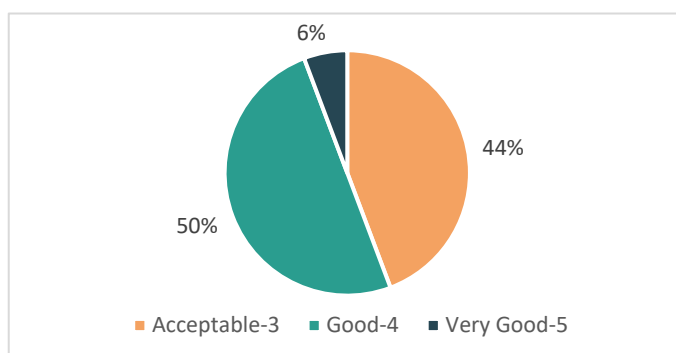


Figure 16: % Distribution of Respondents under H&H – Quality of Kitchen Garden Plantation (n=44)

For the **Health and Hygiene intervention**, data related to the Kitchen Garden components indicate high satisfaction with the service quality. A combined 56% of respondents rated the intervention positively, with 6% describing the quality as “Very Good” and 50% as “Good.”

These responses reflect the intervention’s effectiveness, durability, and alignment with community needs, reinforcing its perceived value and impact on daily living standards. However, a significant

proportion of respondents (44%) rated the design quality **acceptable**. This moderate rating may be attributed to **OXFAM’s abrupt exit from on-ground activities**, reportedly due to compliance-related issues, affecting the continuity and perceived robustness of the intervention's design.

5.4.3 Operational Efficiency

Composite Score					
Indicators	NRM	SDLE	H&H	PoE	Overall score
Operational Efficiency	4.5	4.4	4.0	4.7	4.4

This indicator evaluates the validity and realism of the implementation approach, the adequacy of risk considerations, and the efficient allocation and use of resources such as manpower, finances, materials, and time. The intervention scored **4.4** on operational efficiency, reflecting an overall effective implementation approach with minor challenges. While **SDLE performed particularly well**, components like **NRM, POE, and H&H faced occasional delays due to procurement and logistical issues**. Nonetheless, efficient resource use, timely input delivery, and robust monitoring systems, especially with HDFC’s monthly tracking, ensured that most activities were completed within the planned timelines.

"Mostly, we conduct field visits to assess whether all five parameters for smart schools are being met. If any parameter is not adhered to, we ask the organization to address that specific aspect to ensure a well-structured and comprehensive implementation. Through orientations, discussions, and feedback sessions with our partners, we work towards resolving issues and ensuring compliance with HDFC Bank’s standards."

- Excerpt from HDFC representative, Sitamarhi

5.4.4 Project Design

Composite Score					
Indicators	NRM	SDLE	H&H	PoE	Overall score
Project Design	5.0	5.0	5.0	5.0	5.0

The **Project Design** indicator evaluates the intervention's strategic planning, structuring, and coherence in addressing community needs. The **NRM intervention scored 5**, indicating limitations in the systematic project formulation and implementation approach.

For all the interventions, the project was designed with a flexible, phased approach, typically spanning 2 to 3 years, to allow for ongoing assessment and course correction. In the initial phase, program plans were developed based on assumptions and available data, with clearly defined outcomes like enhancing farmer income, promoting local enterprises, and improving livelihoods. Performance indicators were set to track progress, but the design allowed for real-time adaptations based on field-level feedback and resource availability.

"Our program design is always adaptive. By the second or third year, we may introduce more enterprises, but their nature may evolve based on field realities. For example, while we initially considered promoting makhana enterprises, we later decided to shift our focus to beekeeping enterprises. These changes are made to ensure the program remains practical and beneficial for the community".

- Excerpt from representative of HDFC Project team, Sitamarhi

5.4 Effectiveness

The Effectiveness section evaluates the extent to which the project has achieved its intended objectives and delivered the desired outcomes within the planned timelines. This parameter is assessed through five key indicators: **Interim Results (Outputs and Short-Term Results)**, **Reach (Target vs. Achievement)**, **Influencing Factors (Enablers and Disablers)**, **Differential Results**, and **Adaptation Over Time**. These indicators provide a comprehensive understanding of how well the project has performed in terms of translating planned activities into tangible and measurable results.

5.5.1 Interim Result (Outputs and Short-Term Results)

Indicators	Composite Score				
	NRM	SDLE	H&H	PoE	Overall score
Interim Results (Output and short-term results)	4.1	3.7	3.7	4.9	3.9

Under the **NRM** theme, **79% of respondents** shared that **home solar lights were used often or regularly**, underscoring their relevance in the community. However, around **one-fifth of the respondents (17%)** reported the lights to be **fully functional**, a notable proportion (**49%**) described them as **moderately functional**, suggesting the need for improved maintenance.

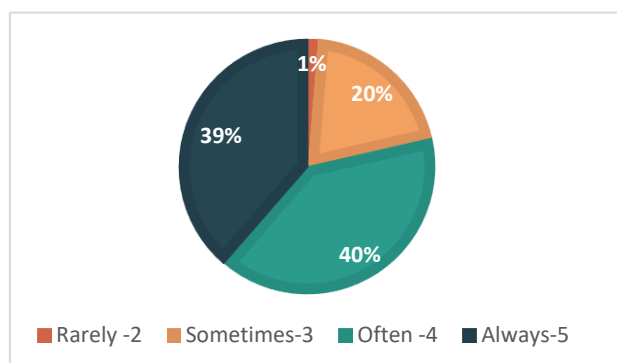


Figure 17: % Distribution of Respondents under HH – Kitchen Garden Plantation (n=122)

In the **POE** theme, **all (100%) respondents confirmed that the provided interventions—smart classrooms, drinking water facilities, and library resources—are fully functional**. Moreover, **more than 95% reported using these interventions ‘always’**, reflecting their utility and consistency in their usage. Within the **SDLE** theme, **84% of the respondents acknowledged using the input support, sometimes or often**. However, **11% reported they have used it sometimes**.

Under the **Health & Hygiene (H&H)** theme, medical camps effectively met short-term goals, with **nearly 84% of respondents** stating they could **get seedlings for the plantation of nutritious food and receive treatment for basic health issues**.

5.5.2 Reach (Target vs Achievement)

Composite Score					
Indicators	NRM	SDLE	H&H	PoE	Overall score
Reach (Target vs Achievement)	5.0	4.0	4.0	5.0	4.5

The project scored **4.5** on reach, indicating an excellent performance in achieving planned targets. Most interventions met or surpassed 90–95% of their intended coverage, including solar installations, farmer training, and kitchen gardens. The community participation, especially among women and in mushroom cultivation and enterprise development, was higher than anticipated, underscoring effective outreach and engagement efforts.

“We would have achieved it in Sitamarhi as well, but the scenario there was very different. Because of the Oxfam intervention and later when this issue got raised, the intervention was reduced for the last 3-4 months.”

- Excerpt from HDFC representative, Sitamarhi

5.5.3 Influencing factors (enablers and disablers)

Composite Score					
Indicators	NRM	SDLE	H&H	PoE	Overall score
Influencing factors (enablers and disablers)	4.2	3.9	4.0	4.0	4.0

The HRDP project received a **good score of 4.0** for influencing factors, highlighting the strong enabling environment and proactive resolution of early-stage challenges. The availability of critical infrastructure, such as input support like seeds and modern machinery, improved school facilities, functional solar systems, and kitchen garden plantations, emerged as key enablers across components.

“Proper training was given for operating the smart TV, and since most of our teachers are young, they understood the Android system well. Now, every teacher in our school can operate it, and it is also being used like a smart board for teaching.”

- Excerpt from School Principal, Bhairokothi village

5.5.4 Differential Results

Composite Score					
Indicators	NRM	SDLE	H&H	PoE	Overall score
Differential Results	5.0	5.0	5.0	5.0	5.0

The **Differential Results** indicator assesses the extent to which the intervention incorporated an inclusive, needs-based approach in its design and implementation. A **perfect score of 5.0** is obtained, showcasing its strong commitment to ensuring equitable access and addressing diverse community needs.

Efforts such as need assessments and tailored interventions were appreciated, yet some groups—like women farmers, elderly individuals, and those from remote locations—faced barriers in fully accessing the benefits. For instance, *“We did conduct need assessments before introducing the interventions in Sitamarhi, especially for women and the elderly population. In some cases, we added extra benefits with the support of government schemes.”* These insights highlight the importance of continuous adaptation and targeted strategies to ensure more equitable outcomes.

5.5.5 Adaptation over time

Composite Score					
Indicators	NRM	SDLE	H&H	PoE	Overall score
Adaptation over time	5.0	5.0	5.0	5.0	5.0

The **Adaptation Over Time** indicator achieved a **perfect score of 5.0**, reflecting the project's exceptional responsiveness to evolving needs and on-ground realities. The project consistently adapted its strategies throughout implementation based on community feedback, environmental conditions, and stakeholder inputs. Adjustments included introducing alternative technical solutions, modifying training schedules, and expanding the scope of interventions to enhance participation and effectiveness.

5.5 Impact

The Impact section examines the tangible differences created by project interventions, measuring both immediate outcomes and broader societal changes. This parameter is evaluated through three key indicators: **Significance (Outcome)**, **Transformational Change**, and **Unintended Change**, which captures additional positive or negative effects beyond planned objectives. Together, these indicators provide a comprehensive understanding of how the project has influenced target communities and surrounding areas.

5.5.1 Significance – (Outcome)

Composite Score					
Indicators	NRM	SDLE	H&H	PoE	Overall score
Significance (Outcome)	4.3	4.0	3.9	4.7	4.1

Under the NRM initiative, the introduction of home solar lights brought measurable benefits. **Nine in ten respondents** agreed that these clean energy sources saved considerable time for farmers and helped increase productivity. Additionally, **25% strongly agreed** and **74% agreed** that the intervention led to significant cost savings by reducing reliance on conventional energy sources. This indicates that the clean energy component of the NRM intervention has had a moderate yet meaningful impact.

The perceived impact was notably strong for the Health and Hygiene intervention, particularly in relation to income generation through the sale of vegetables from kitchen gardens. Around **two-thirds**

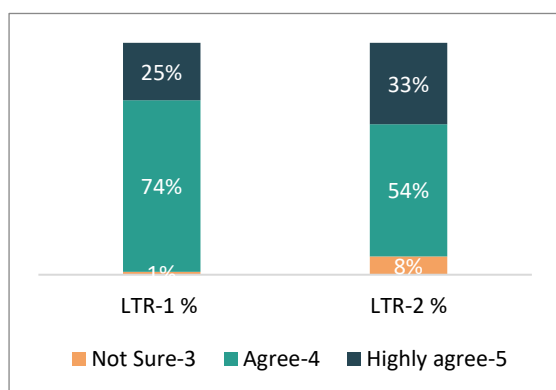


Figure 18: % Distribution of Respondents under NRM significance outcome – Home solar (n=53)

(74%) of beneficiaries agreed or strongly agreed that their income had increased. These findings suggest that while kitchen gardens have played a role in improving household nutrition, their contribution to **economic benefits** has also been significant. This success is likely due to the **small-scale market linkages** and **training on mushroom cultivation**, which enhanced beneficiaries' ability to generate income from their produce.

Under SDLE, **90% of respondents** agreed that their **farm input costs had significantly reduced**, suggesting a direct benefit in financial relief and improved farming efficiency. This finding reflects the program's contribution towards promoting

sustainable agricultural practices and easing the economic burden on farmers.

Educational interventions in schools positively influenced learning outcomes. **Almost nine out of 10 respondents** noted **increased student attendance, new enrolments, and better academic performance**. However, a **very small percentage (6%) of respondents** still pointed to **minimal e learning materials provided**, indicating the need to enhance the learning level and more engagement among teachers and students to ensure sustained educational engagement.

5.5.2 Transformational Change

Indicators	Composite Score				
	NRM	SDLE	H&H	PoE	Overall score
Transformational Change	4.7	4.3	4.4	4.0	4.4

The project achieved a good score of **4.4** for the **transformational change indicator**, reflecting an excellent and lasting impact across multiple thematic areas. In **SDLE**, the transition from not receiving any seeds and utilising chemical fertilisers to receiving seeds and being willing to organic farming has significantly reduced costs for farmers, fostering financial self-reliance and asset-based livelihoods. Within **NRM**, the provision of home solar lights effectively addressed the issues related to student learning, enabling them to study without any fear of electricity cuts. In **H&H**, there is a noticeable shift in community attitudes toward nutritious food. However, consistently transforming into a cash crop plantation remains challenging, suggesting that nutrition-related transformation is underway but not yet complete.

"Earlier, we had no streetlights, but now over ten solar lights have been installed, and they provided home solar lights, which helps not only with daily movement but also safety. Our children are able to learn at any time they want without any fear for electricity"

- Excerpt from PRI Member, Pandoul

5.5.3 Unintended Change

Indicators	Composite Score				
	NRM	SDLE	H&H	PoE	Overall score
Unintended Change	4.6	5.0	5.0	4.6	4.8

A score of **4.8** on the **unintended change indicator** highlights how the project not only met its goals but also triggered meaningful ripple effects across communities. In **POE**, smart classes inspired teachers to create digital content, indicating a shift toward more self-driven, tech-enabled education. In **H&H**, women trained in nutrition began informally mentoring others, pointing to the rise of peer-led health advocacy. Within **SDLE**, the success of SHGs encouraged wider participation, expanding financial independence beyond initial groups.

5.6 Sustainability

The Sustainability section analyses the longevity and durability of project results, ensuring benefits continue beyond the intervention period. Two key indicators assess this parameter: **Potential for Continuity**, which evaluates the likelihood of sustained impact based on community ownership and resource availability, and Sustainability in **Project Design and Strategy**, which examines how well sustainability principles were integrated into the project's initial planning and implementation approach. These indicators help determine whether the project has established the foundations for lasting positive change.

5.6.1 Potential for Continuity

Composite Index					
Indicators	NRM	SDLE	H&H	PoE	Overall score
Potential for Continuity	3.7	2.9	4.1	3.9	3.7

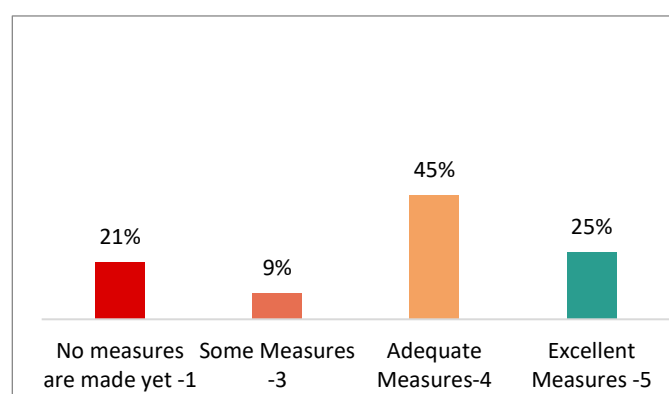


Figure 19: % Distribution of Respondents Across Categories for 'Potential for Continuity-Clean Energy' under NRM (n=53)

The findings suggest a moderate perception among beneficiaries regarding the sustainability of the **NRM** intervention, particularly its continuity in the absence of HDFC Bank's direct support.

Specifically, **25%** of beneficiaries felt that **"Excellent Measures"** had been taken to ensure the smooth functioning of services, while **45%** reported that **"Adequate Measures"** were in place. Additionally, **9%** noted that **"Some Measures"** had been taken. However, one-fifth (21%) of the respondents indicated that **"No Measures"** had been made.

Overall, this reflects a **moderate confidence level** in the sustainability efforts undertaken, with **70% of beneficiaries acknowledging that at least some adequate steps** were taken to ensure continuity. However, a notable proportion of beneficiaries expressed uncertainty, highlighting the need for **stronger communication** and **greater community involvement** in sustainability planning. This is especially critical given that the implementing agency **abruptly exited the village, without establishing** concrete mechanisms to sustain the provided resources. Such gaps undermine the intervention's long-term viability and can erode community members' trust.

Under the POE initiative, the **sustainability of interventions**, particularly those implemented in schools, remains a significant challenge. While the interventions have demonstrated clear benefits, concerns about their **long-term maintenance and upkeep** continue to surface. Principals and teachers

have emphasized the need to **involve school stakeholders early in the** planning process to understand better the specific needs of the school, staff, and students.

The Principal of Amghatta High School shared, “Everything provided to us is of excellent quality, and we have no complaints. We are truly grateful for such a generous donation. Every school has different requirements; for most schools, including ours, the biggest need is a new building. Additionally, I would like to request an ICT lab for our school so that students can gain access to computers and develop essential digital skills.”

This highlights the importance of **customized support** and continued engagement with school leadership to ensure that interventions meet immediate needs and are **aligned with long-term development goals**.

For Health and Hygiene, the sustainability of the nutrition garden intervention is reflected positively in beneficiary feedback across key indicators. Most respondents either “**Agree**” or “**Strongly Agree**” that the intervention led to improvements, with **92% acknowledging a consistent supply of nutritious food, 95% reporting improvements in dietary intake, and 95% recognizing direct benefits from the garden**. These responses underscore the intervention’s long-term potential to enhance household food security, promote healthy eating habits, and support community-level nutrition resilience. While a smaller proportion remained unsure or disagreed, the overall response highlights a strong foundation for the sustained impact of the initiative.

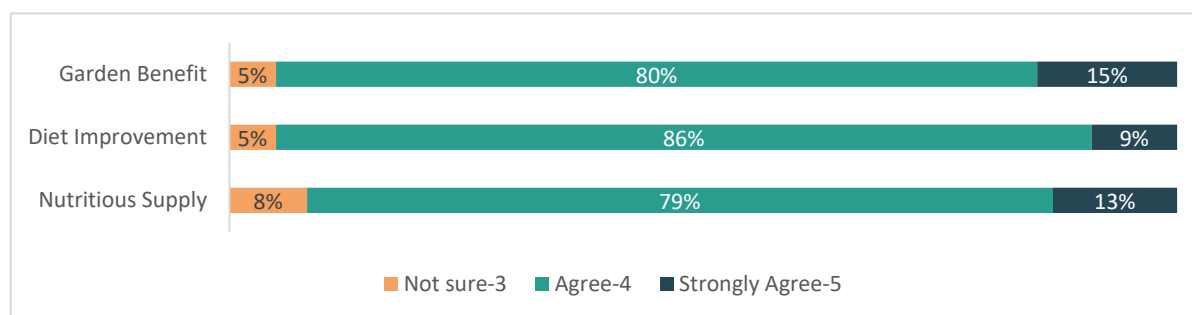


Figure 20: % Distribution of Respondents Across Categories for ‘Potential for Continuity’ for Kitchen Garden- Plantation under H&H (n=122)

The findings for the **SDLE component** reveal an overall positive perception of the intervention's sustainability, especially in relation to its potential to continue functioning beyond the period of direct support from HDFC Bank. A significant 7% of respondents felt that “Excellent Measures” had been taken to sustain the initiative, and 75% believed that “Adequate Measures” were in place. An additional 14% acknowledged that “Some Measures” had been undertaken, indicating that most beneficiaries recognize and appreciate the efforts toward ensuring long-term continuity. However, a small segment of respondents expressed concern or uncertainty, with 5% indicating that “No Measures” had been taken. Overall, the high satisfaction levels with sustainability efforts reflect a strong foundation that, with further reinforcement, can ensure enduring impact.

5.6.2 Sustainability in Project Design and Strategy

The project demonstrates exemplary integration of sustainability principles in its design and implementation strategy, achieving a good score of 4.3 for sustainability aspects.

Composite Score					
Indicators	NRM	SDLE	H&H	PoE	Overall score
Sustainability in Project Design and Strategy	5.0	4.0	4.0	4.0	4.3

The project scores **4.3** reflect a strong commitment to sustainability by embedding long-term planning and post-implementation evaluation mechanisms into its strategy. While OXFAM's direct involvement concludes at project closure, specific partner organizations have continued engaging with the community, offering much-needed support and continuity. Local stakeholders were trained, and events were organised by inviting various government officials to manage the existing resources provided, reducing external dependency. However, gaps remain in areas requiring technical upkeep, such as maintaining solar streetlights and smart classroom equipment, highlighting the need for more robust strategies for infrastructure maintenance. The project is intended toward sustainability, though some elements still rely on continued external support.

"All the interventions carried out in schools were formally handed over to the respective school headmasters. We ensured proper documentation and issued official handover letters as part of the process. These activities were consistently implemented across all three districts."

- Excerpt from HDFC representative, Sitamarhi

6. Branding

Branding is captured through one indicator - the **Visibility** indicator, which assesses the extent to which beneficiaries recognize and attribute project interventions to **HDFC Bank and OXFAM**.

6.1 Visibility

Composite Score					
Indicators	NRM	SDLE	H&H	PoE	Overall score
Visibility	5.0	5.0	5.0	5.0	5.0

The project scores strongly on the **Visibility indicator**, with high recognition among beneficiaries, communities, and nearby villages where interventions are not directly implemented. Collaborative efforts with government departments have further amplified the project's presence, contributing to widespread reach and positive attribution to HDFC Bank and OXFAM. This visibility reflects effective local engagement and strong on-ground branding. However, as noted by OXFAM, there is still scope to enhance outreach and ensure more strategic communication for broader and sustained visibility.

"I would say that Oxfam India was good and has given us good training and would like them to do more for the development of the village. For 3 years they have helped us, and we had lot of meetings. Thanks a lot for teaching us the new techniques."

-Excerpt from SHG Member, Pandoul Village, Sitamarhi

7. Overall Project Score

Table 11: Overall Project Score

OECD DAC		NRM		SDLE		HH		POE		Overall
Criteria	Score	Label	Score	Label	Score	Label	Score	Label	Score	Label
Relevance	4.3	Good	4.0	Good	4.3	Good	4.6	Excellent	4.3	Good
Coherence	5.0	Excellent	5.0	Excellent	5.0	Excellent	5.0	Excellent	5.0	Excellent
Efficiency	4.5	Good	4.3	Good	4.3	Good	4.5	Excellent	4.4	Good
Effectiveness	4.5	Excellent	4.5	Good	4.5	Excellent	4.6	Excellent	4.5	Excellent
Impact	4.5	Good	4.3	Good	4.3	Good	4.5	Good	4.4	Good
Sustainability	4.2	Good	3.7	Good	4.5	Good	4.3	Good	4.2	Good
Branding	5.0	Excellent	5.0	Excellent	5.0	Excellent	5.0	Excellent	5.0	Excellent
Overall Score	4.5	Excellent	4.3	Good	4.4	Excellent	4.6	Excellent	4.5	Excellent

The HRDP project achieved an **overall score of 4.5**, based on combined quantitative and qualitative indicators, reflecting strong performance across all thematic areas. Among the themes, POE scored the highest with 4.6, followed by NRM at 4.5, H&H at 4.5, and SDLE at 4.3.

8. Conclusion and Recommendations

The **program** has significantly improved the socio-economic conditions of rural communities in 15 villages of two blocks (Dumra and Bathnaha) of Sitamarhi District of Bihar. Through strategic interventions across **NRM, SDLE, POE, and H&H**, the program has addressed critical challenges related to **livelihood security, access to quality education, healthcare, and sustainable resource management**. The assessment highlights strong performance across **efficiency, effectiveness, and coherence**, with significant achievements such as **increased income stability, enhanced student learning environments, improved healthcare access, and greater community resilience to environmental and economic stressors**.

While the interventions have been well-aligned with local needs and have shown measurable impact, **challenges remain in ensuring long-term sustainability, scalability, and equitable access** to program benefits. Strengthening **market linkages, post-training support, maintenance frameworks for infrastructure, and gender-inclusive approaches** will be critical for sustaining and expanding the program's impact. Collaborations **with local stakeholders, continuous capacity-building, and adaptive program design** will be essential in fostering self-reliant and resilient rural communities.

The following recommendations are designed to **consolidate gains and drive further improvements**, ensuring that communities continue to benefit from the interventions beyond the program period. The following recommendations are designed to **consolidate gains and drive further improvements**, ensuring that communities continue to benefit from the interventions beyond the program period.

Natural Resource Management (NRM)

- ✓ **Repair of Solar Lights:** Most solar lights are not working and need repair or replacement.
- ✓ Future projects should include proper consultation with PRI members.

Skill Development and Livelihood Enhancement (SDLE)

- ✓ **Regular SHG Meetings:** Meetings should be held again to discuss our issues and get guidance.
- ✓ **More Income-Generating Activities:** More women should receive support to start shops or other small businesses.

- ✓ **Skill Development Training:** More training should be provided, especially for mushroom farming and other income-generating skills.
- ✓ **Better Tool Bank Management:** The tool bank should be adequately managed so all SHG members can use the tools equally.

Promotion of Education (POE)

- ✓ **School Renovations:** Ensure smart classrooms, libraries, and STEM labs have access to essential resources like internet connectivity and trained facilitators.
- ✓ Focus on employment generation, road and school infrastructure, irrigation facilities, and education support such as tuition centres.

Health and Hygiene (H&H)

- ✓ **Continued Kitchen Garden Support:** To continue kitchen gardening, more seeds and compost should be provided.
- ✓ **Healthcare Access:** Expanding regular health camps focusing on preventive healthcare, including nutrition awareness, maternal and child health, and non-communicable disease screening, will enhance long-term health outcomes. Partnering with local health authorities can ensure sustainability and access to essential services.

9. Case Study

Case Story 1- Principal, Dharampur, Sitamarhi

Muhammad Bawar Ansari, a dedicated school principal from Dharampur, a remote village in India, has witnessed a profound transformation in his school and students' lives thanks to a recent intervention.

Each day, Ansari manages the school's academic and administrative responsibilities, often grappling with limited resources. (*"Pehle toh school ki halat bahut kharab thi—na padhne ka mahol tha, na facilities. Mann bhi nahi lagta tha."*)

The intervention by HDFC in partnership with Oxfam brought dramatic improvements. The school was equipped with a **smart classroom featuring a smart TV**, science lab equipment, bookshelves, and a newly upgraded infrastructure. Sanitation facilities were introduced, including a **new water tank, motor, and handwashing stations**, creating a cleaner, healthier environment for students.

But the changes went beyond infrastructure. The smart classroom revolutionized the way students engaged with learning. Interactive and visual lessons reignited their interest in education and significantly improved attendance. (*"Smart class ne bachchon ka mann jeet liya. Ab woh khushi se school aate hain, seekhne ka jazba alag hi hai."*)

Reflecting on the shift, Ansari notes a visible difference in the school's atmosphere—both physically and emotionally. (*"Bahut madad mila hai. Paint waint hone se school achha lagne laga. Pehle to bekar dikhta tha, ab toh lagta hai ki hum bhi kisi ache school mein hain."*)

For Muhammad Bawar Ansari, this intervention was more than just a development project—it restored dignity to the school, renewed students' enthusiasm for learning, and brought hope for a brighter future in a village once left behind.



Figure 21: Bala painting

Case Story 2- Farmers, Koili village, Sitamarhi

Subodh Kumar, a farmer from Koili Village, has always worked hard to provide for his family through agriculture and small supplementary activities. Owning a medium-sized piece of land, Subodh struggled for years with unreliable irrigation. Rainfall was unpredictable, and the local irrigation system was both inconsistent and expensive.

Water was always a worry. (*"Pehle to ek hi baar paani milta tha, wo bhi mushkil se. Kya ugayein, kaise ugayein samajh nahi aata tha."*)

Things began to change when HDFC, in collaboration with Oxfam, installed a solar-powered irrigation pump in the village. Subodh was chosen to oversee the system's operations—an opportunity that gave him not only technical responsibility but also a new sense of pride. With access to solar-powered irrigation, he could now water his fields twice per season, significantly improving the health of his crops. (*"Do do patni ho jata hai ab khet me,"* he shares with a smile.)

The impact was immediate. His crop yield went up by 50% last year, and he finally felt in control of his farming calendar. The reliable water supply has allowed him to grow more confidently, regardless of the rainfall situation.

But the benefits went beyond just agriculture. With his new role managing the solar pump, Subodh's status in the village changed. (*"Hum kahenge ke hamara to sab kuch badal gaya hai jabse pump laga hai. Ek to paani ka tension khatam ho gaya aur ab isko manage karte hain to gaon mein izzat bhi milne lagi hai."*)

People now turn to him for advice. His family enjoys a better standard of living, and for the first time, there's a sense of long-term security.

Subodh strongly believes that if more solar pumps are installed— "char aur lag jayein to poore gaon ka bhala ho jaye"—every farmer in Koili could benefit. It would mean more irrigated land, higher yields, and better incomes across the community.

For Subodh, this solar pump wasn't just a tool—it was a lifeline. It brought dignity, growth, and a brighter future. His journey is a testament to how renewable energy can empower rural communities and transform lives at the grassroots.

Case Story 3- PRI, Bishnunathpur village, Sitamarhi

Kumar Yadav, a proactive PRI (Panchayati Raj Institution) member from **Bishnunathpur village**, has witnessed firsthand the transformation of his community. Once a place with unreliable electricity, poor infrastructure, and limited livelihood opportunities, Bishnunathpur is now a growing example of rural resilience and innovation—thanks to the **HDFC-Oxfam intervention**.

(“Pahle andhera hone ke baad bahar nikalna mushkil tha, mahilayein aur bache darte the bahar jaane se,”) Kumar recalls.

One of the **biggest changes** came with the **installation of solar-powered streetlights**. The village, once cloaked in darkness after sunset, now has **well-lit roads** that offer safety and comfort to all residents, especially women and children. With the streets illuminated, villagers feel confident to step out in the evenings—reviving social connections and even allowing small businesses to remain open after dusk. But the benefits didn’t stop there.

A major **boost to agriculture** came through **solar-powered irrigation pumps**. Before the intervention, farmers like those in Bishnunathpur relied on diesel pumps, which were expensive and prone to price fluctuations. Now, with **solar energy powering irrigation**, farmers are saving on fuel costs and enjoying more consistent water access. *(“Pehle sinchai ke liye diesel pump pe nirbhar rahte the jisme bahut kharcha aata tha, lekin ab solar pump se kaam hota hai, kharcha kam aata hai aur badi rahat bhi hai,”) says Kumar.*

To further support livelihoods, **financial aid of ₹10,000 per family** was distributed. Families used this to invest in small businesses, buy seeds, or improve farming tools. *(“Jinko arthik sahayata mili us se thoda aamdani badha hai, kuch kamaai ka avsar bhi mila hai,”) he shares.* The assistance sparked **economic activity**, reduced dependence on unstable income sources, and gave villagers a renewed sense of independence.

For Kumar Yadav, the impact of the intervention is clear: **“In scheme ne hamare gaon ki tasveer badal di hai. Ab thoda achha lagta hai.”**

This is more than just progress—it’s a path to empowerment. With clean energy, improved infrastructure, and better livelihoods, **Bishnunathpur is becoming a model village**, showing how thoughtful, sustainable interventions can truly change lives in rural India.

Case Story 4- HH, Paesani village, Sitamarhi

Ramji Prasad, a small-scale farmer from **Paesani village**, has experienced firsthand both the **promise and pitfalls** of rural development initiatives. Located in a remote part of the region, Paesani was one of several villages selected for support under the **HDFC-Oxfam development project**, which included the **distribution of seeds, compost, solar lights, and infrastructure support**.

At first, Ramji didn't clearly remember who had implemented the interventions. (*"Shuru mein toh samajh hi nahi aaya ki yeh kis taraf se ho raha hai,"*) he says, reflecting on how information about the initiative didn't always reach the community clearly. Still, he acknowledged receiving **quality seeds and compost multiple times**, which helped in seasonal farming—though the quantities were limited. (*"Bees aur khaad toh mile, lekin 2 kilo matar se kya hota?"*) he asks, noting that **sustainability requires scale**.

While the inputs were useful, **Ramji believes the bigger issue was lack of participation**. No prior discussions were held with farmers to understand their real needs. (*"Agar pehle baat kar lete, toh kaam aur achha hota,"*) he says, suggesting that a **consultative approach** could have made the project more effective.

Solar lighting was another component meant to improve safety and mobility in the village, but **most of the installed lights are now non-functional**. Only **one** still works, and that too inconsistently. Ramji estimates that **at least 15-20 solar lights** are needed to cover the whole village.

The absence of a **solar-powered irrigation pump** is one of the biggest gaps he sees. Farmers continue to pay high electricity bills—around ₹500 to ₹600 per month—for irrigation. A solar pump was supposed to be installed, but **land-related disagreements delayed the process**, and the project moved on before a decision could be made.

Other infrastructure, such as **public toilets and hand pumps**, were also constructed. However, **toilets are now in disrepair**, and their **location makes access difficult for most families**. Ramji stresses that **maintenance and usability should be key criteria** in planning such facilities.

Despite the limitations, he does not dismiss the project's efforts. (*"Kuch madad toh mili hai, par agar NGO wale humse pehle baat karte, toh aur fayda hota,"*) he shares candidly.

For Ramji, the lesson is clear: **real change comes not just from distributing resources, but from understanding people's needs and building with them, not for them**. He advocates for **community-level solutions** like solar pumps and better infrastructure maintenance, believing that these will bring **long-term impact and empowerment** for villagers like him.

Case Story 5- SHG, Paroha village, Sitamarhi

Rekha Devi, a 32-year-old woman from Paroha village, has faced numerous struggles throughout her life. She is the sole breadwinner for her family, which includes four children—two daughters and two sons—and her husband, who is ill and unable to work. Living in a small house built on panchayat land, Rekha had no land of her own and struggled daily to provide for her family. Before receiving support, her only source of income was a small tea stall she operated under a peepal tree near her house.

Rekha's life took a positive turn when Arun Ji, an HDFC Parivartan worker, noticed her efforts and took an interest in her situation. A regular customer at her tea stall, Arun Ji approached Rekha and inquired if she needed financial assistance to improve her livelihood. Rekha, though hopeful, was initially unsure, but after learning more about the process, she decided to apply. With guidance from Arun Ji, Rekha successfully received ₹12,000 to enhance her tea business.

Reflecting on the support, Rekha says, “₹12,000 was not a lot of money, but it changed everything for me. Before that, we didn't even have a proper shop. It was a struggle to survive. Now, I can manage the household, and people even give me credit for my supplies. (***Ab lagta haisab kuch badal gya hai “Piche se Udhari bhi mil jata hai or Zndagi acha ho gya hai pahle se kaamyi bhi jyada hai”***) Rekha used ₹7,000 of the ₹12,000 to establish a proper tea stall near the four-lane highway, far from the village, and spent the remaining amount on utensils and working capital to cover daily expenses like tea, sugar, and flour. The changes were immediately visible, and Rekha's business began to thrive. She now earns ₹500–600 per day, a significant increase from the ₹100–200 she earned before.

Rekha is grateful for the change brought about by Arun Ji and HDFC Parivartan. As she expresses, ***“Bhala ho Arun Ji ka, jo itna ho gaya,”*** Rekha's determination, combined with the support she received, has allowed her to create a better life for herself and her family. Today, Rekha is not just surviving—she is managing her family.

10. Annexures

10.1 Thematic Indicator Wise Scoring – Quantitative and Qualitative

Table 12: Indicator-wise scores derived from interventions under each thematic area

Parameter	Type	Indicators	Thematic Area	Weighted Average Score	Sum of Average Score	(Actual Sum of Score/Maximum Avg Score)	Weightage	Indicator's Score	Final Score	Parameter Weightage	Parameter Final Score with weightages					
Relevance	Quantitative	Beneficiary Need Alignment	NRM	4.0	16.6	4.2	0.5	2.1	4.3	0.15	0.65					
			SDLE	3.8												
			POE	4.7												
			HH	4.1												
	Qualitative	Local Context Alignment	NRM	4.4	16.8	4.2	0.3	1.3								
			SDLE	3.8												
			POE	4.6												
			HH	4.0												
		Quality of Design	NRM	5.0	19.5	4.9	0.2	1.0								
			SDLE	5.0												
POE			4.5													
HH			5.0													
Coherence	Qualitative	Internal	NRM	5.0	20.0	5.0	0.5	2.5	5.0	0.10	0.50					
			SDLE	5.0												
			POE	5.0												
			HH	5.0												
		External	NRM	5.0	20.0	5.0	0.5	2.5								
			SDLE	5.0												
Efficiency	Quantitative	Timeliness	NRM	4.3	17.0	4.3	0.3	1.3	4.4	0.15	0.7					
			SDLE	4.4												
			POE	3.9												
			HH	4.4												
		Quality	NRM	4.2	16.4	4.1	0.3	1.2								
			SDLE	3.7												
			POE	4.7												
			HH	3.8												
	Qualitative	Operational Efficiency	NRM	4.5	17.6	4.4	0.2	0.9								
			SDLE	4.4												
			POE	4.7												
			HH	4.0												
			Project Design	NRM								5.0	20.0	5.0	0.2	1.0
				SDLE								5.0				
		POE		5.0												
		HH		5.0												
		Effectiveness	Quantitative	Interim Result (Current status + utilisation +STR)	NRM	4.1	16.4	4.1				0.3	1.0	4.5	0.20	0.9
					SDLE	3.7										
POE	4.9															
HH	3.7															
Qualitative	Reach (target vs Achievement)		NRM	4.5	18.9	4.7	0.3	1.2								
			SDLE	5.0												
			POE	4.4												
			HH	5.0												
	Influencing factors (enablers and disablers)		NRM	4.4	16.4	4.1	0.2	0.8								
			SDLE	4.0												
			POE	3.7												
			HH	4.3												
	Differential Results		NRM	5.0	20.0	5.0	0.2	1.0								
			SDLE	5.0												
			POE	5.0												
			HH	5.0												
Adaptation over time	NRM	5.0	20.0	5.0	0.1	0.5										
	SDLE	5.0														
	POE	5.0														
	HH	5.0														
	Impact	Quantitative	Significance Outcome	NRM	4.3	16.9	4.2	0.5	2.1	4.4	0.25	1.1				
				SDLE	4.0											
				POE	4.7											
				HH	3.9											
Qualitative		Transformational Change	NRM	4.7	17.4	4.4	0.3	1.3								
			SDLE	4.3												
			POE	4.0												
			HH	4.4												
		Unintended Change	NRM	4.6	19.2	4.8	0.2	1.0								
			SDLE	5.0												
	POE		4.6													
	HH		5.0													
Sustainability	Quantitative	Potential for Continuity	NRM	3.7	14.6	3.7	0.6	2.2	4.2	0.10	0.4					
			SDLE	2.9												
			POE	3.9												
			HH	4.1												
	Qualitative	Project Design & Strategy	NRM	5.0	20.0	5.0	0.4	2.0								
			SDLE	5.0												
			POE	5.0												
			HH	5.0												
Branding	Qualitative	Visibility	NRM	5.0	20.0	5.0	1.0	5.0	5.0	0.05	0.3					
			SDLE	5.0												
			POE	5.0												
			HH	5.0												
P0398: Overall Project Score= W1 * Relevance + W2 * Coherence + W3 * Efficiency + W4* Effectiveness + W5* Impact + W6* Sustainability + W7* Branding											4.5					

10.2 Rating Matrix for Qualitative Scoring

Table 13: Rubric for Qualitative Scoring

Parameter	Indicator	1 (Lowest Level)	2	3	4	5 (Highest Level)
Relevance	Local Context Alignment (Sensitivity to local economic, social, and environmental conditions)	No consideration Local Context Alignment: The project disregards local economic, cultural, and environmental factors entirely.	Minimal understanding The project shows minimal understanding of the local conditions, leading to a misalignment with the social, economic, or cultural realities.	Basic adaptation to local conditions The intervention considers some local factors but misses crucial aspects, such as gender norms or environmental limitations.	Strong alignment with local context Local Context Alignment: The intervention aligns with key local conditions but lacks sufficient integration of critical factors (e.g., equity or climate sensitivity).	Excellent integration with local context The proposed interventions are sensitive to the economic, environmental, equity, social, political economy and/or there are processes in place to identify the local context and then design the project in alignment.
	Quality of Design (Technical, organizational, and financial feasibility)	Poor Design The design is fundamentally flawed, with no feasibility of solving the problem or adapting to local constraints.	Basic Design The design is incomplete or overly simplistic, failing to address core problems or establish a pathway for sustainable impact.	Adequate design The design is functional but lacks depth, with limited capacity to address the root cause or adapt to unforeseen challenges.	Well-thought out design The design is strong but exhibits minor gaps, such as unclear strategies for long-term sustainability or insufficient monitoring mechanisms.	Excellent design The intervention is technically adequate and financially viable to solve the root cause of the problem. The design is robust to solve the problem.

Parameter	Indicator	1 (Lowest Level)	2	3	4	5 (Highest Level)
Coherence	Internal Coherence (Alignment with policies & CSR strategy)	Major Contradiction Internal Coherence: No meaningful alignment with institutional frameworks or policies.	Some inconsistencies Internal Coherence: Alignment is sporadic and does not address institutional or CSR priorities effectively.	Basic alignment with CSR strategy Internal Coherence: Partial alignment with CSR policy components.	Good integration of CSR strategy with some minor gaps Internal Coherence: Broadly aligns with institutional policies but lacks minor refinements (e.g., a Skilling project for women aligns with the HDFC CSR skill development framework but misses some sector-specific focus).	Fully allied with CSR Strategy & policy Internal Coherence a. Alignment with the policy frameworks of the institutions. b. Alignment with HDFC CSR policy components.
	External Coherence (Compatibility with other interventions)	Clear conflict with other programs, External Coherence: Contradictions or inefficiencies due to competing initiatives in the same domain. Poor linkages with government programs and UN/CSR partnerships.	Limited coordination with external programs; some overlaps. External Coherence: Significant duplication or overlap with existing government schemes or CSR programs, with minimal effort to coordinate	Basic Alignment External Coherence: Some duplication with government schemes or other CSR efforts due to insufficient coordination. Partnerships exist but are fragmented or weakly implemented.	Good alignment External Coherence: Minimal overlaps with other programs. Moderate alignment with key national/state government programs or external partners, but not exhaustive.	Strong Synergy Strong synergy and complementarity with other initiatives, well-integrated with external frameworks No overlaps, duplication, gaps or contradiction between services provided by a range of other stakeholders.

Parameter	Indicator	1 (Lowest Level)	2	3	4	5 (Highest Level)
Efficiency	Operational Efficiency (Implementation validity & resource use)	Inefficient use of resources; significant delays and poor execution.	Below-average efficiency some wastage and inefficiencies in execution.	Moderate efficiency. Project resources are used adequately. But there are some gaps or inefficiencies. A WASH project installs water pipelines in a village even though these are provisions to procure it under govt drinking water schemes.	Good efficiency Resources are well allocated with minimal wastage. Some potential risks are identified but not fully addressed.	Highly efficient; Excellent resource utilization, proactive risk management. The implementation approach is selected after carefully considering all possible options in the given context.
	Project Design & M&E (Defined outcomes, performance indicators, data collection)	No clear project design & MEL system 1.The project result chain is absent or vaguely defined. 2. There is no M&E system and process to track the progress of the project.	Vaguely defined project design & MEL system 1.There is no clear TOC and result framework (Input, output, outcome and impact indicators). 2. There is M&E system and process to track the progress of the project is limited to activity tracking and limited output tracking.	Moderately defined Project design & MEL system 1.The change pathways is designed is theoretical and have some indicators in the result chain. 2. The M&E system and process to track the progress of the project sub- optimal. (only activity and output indicators) There are designated people with some expertise to design, operationalise and monitor the progress of the project.	Well defined Project design & MEL system 1.There is a TOC and result framework (Input, output, outcome and impact indicators) in place. 2. The M&E system and process to track the progress of the project is optimal. (track activity through outcome) There are designated people with required expertise to design, operationalise and monitor the progress of the project.	Comprehensive Project design & MEL system 1.There is clearly defined TOC and result framework(Input, output, outcome and impact indicators). 2.There is a robust M&E system and process to track the progress of the project (track activity through short term and long term outcome/ Impact)There are designated people with required expertise to design, operationalise and monitor the progress of the project.

Parameter	Indicator	1 (Lowest Level)	2	3	4	5 (Highest Level)
Effectiveness	Reach (target vs Achievement) (HDFC -MIS- data variation compared with actual reach (based on interaction with IA)	<40% target reached: Performance is significantly below expectations; it needs urgent attention.	40-60% target reached: Progress made, but still below satisfactory levels.	61-80% target reached: Good progress; approaching target, but room for improvement.	81-95% target reached: Strong performance; nearly met the target.	>95% target reached: Excellent performance; target effectively achieved.
	Influencing Factors (Enablers & Disablers)	Strongly Disabling Environment Major barriers (internal/external) significantly hindered progress. Internal: HR shortages/ turnaround of key staff involved in the project poor leadership, weak adherence to protocols. External: Political instability, economic downturn, environmental factors.	Disabling Environment Some internal/external negative impact slowed progress. Internal: Weak planning, insufficient resources. External: Limited community support, restrictive policies.	Neutral: No major internal/external impact, neither helped nor hindered progress. Implementation followed as planned.	Enabling Environment : Positive influence internally (strong HR, good management, adherence to protocols) or externally (favourable policies, community support).	Strongly Enabling environment: Key driver of success, both internally (highly skilled HR, effective leadership) and externally (government support, economic growth, community engagement).

Parameter	Indicator	1 (Lowest Level)	2	3	4	5 (Highest Level)
	Differential results across the social groups (Needs Assessment & Inclusion)	Not Inclusive: No efforts to include marginalized or underrepresented groups.	Minimally Inclusive: Some recognition of different needs but no targeted interventions.	Moderately Inclusive: Some targeted actions, but limited depth in addressing differential needs.	Highly Inclusive: Well-designed strategies to include diverse groups, addressing specific needs.	Fully Inclusive: Comprehensive inclusion approach, ensuring equity and representation across all beneficiary groups.
	Adaptation Over Time (Responsiveness to change)	No Adaptation: The project is rigid and does not respond to changing conditions.	Limited Adaptation: Some adjustments, but they are inconsistent and slow.	Moderate Adaptation: Some flexibility in response to external factors.	Good Adaptation: Generally flexible and responsive, implementing necessary changes in a timely manner.	Excellent Adaptation: Highly adaptable with proactive adjustments, continuous learning, and improvement.
Impact	Transformational Change (Enduring systemic changes in norms, poverty, inequalities, exclusion, and environmental impact)	No Transformational Change: No lasting impact on systems, norms, poverty, or inequalities; short-term project effects only.	Minimal Transformational Change: Small localized improvements, but no systemic or policy-level shifts.	Moderate Transformational Change: Some lasting changes in community behaviour or economic conditions, but not widespread or deeply embedded.	Significant Transformational Change: Meaningful shifts in norms, economic stability, social inclusion, or environmental practices, with noticeable long-term benefits.	Profound and Lasting Transformational Change: Deep, systemic shifts in policies, social norms, or economic structures, reducing poverty, inequality, and environmental harm at scale.
	Unintended Change (Extent to which impacts were intended or envisaged)	Severe Negative Change: Significant unintended harm to beneficiaries, environment, or economy, with long-term negative effects.	Moderate Negative Change: Some unintended negative consequences, causing disruption but manageable.	Neutral: No significant unintended changes, either positive or negative.	Positive Unintended Change: Some unexpected benefits that enhance project outcomes and have potential for further improvements.	Highly Positive Unintended Change: Major unforeseen benefits with significant potential for scale-up, leading to broader systemic improvements.

Parameter	Indicator	1 (Lowest Level)	2	3	4	5 (Highest Level)
Sustainability	Sustainability in Project Design & Strategy (Integration of sustainability, capacity building, and enabling environment)	No Sustainability Consideration: Project is entirely dependent on external funding/support, with no plans for long-term continuation. OR sustainability is not factored in the project design.	Minimal Sustainability Planning: The programme design, strategy and programme management has addressed sustainability of the programme vaguely and lacks any operation plan to integrate it in any stage of the project cycle. No clear efforts to build institutional capacity.	Moderate Sustainability Planning: Some mechanisms for sustainability are integrated; limited efforts to strengthen local institutions, skills, or systems.	Well-Integrated Sustainability Strategy: Strong sustainability measures included moderate capacity building of institutions and stakeholders.	Comprehensive Sustainability Strategy: Project is designed for long-term impact with strong institutionalization, community ownership, and an enabling environment (systems, processes, skills, attitudes) ensuring sustainability beyond project funding.
Branding	Visibility (Awareness, recognition, and stakeholder engagement)	No Visibility of HDFC Bank No awareness or recognition of the project within the community or among stakeholders.	Limited Recognition of HDFC Bank Some stakeholders are aware, but project visibility remains low beyond direct beneficiaries.	Moderate Visibility of HDFC Bank: Project is recognized within the target community, but minimal broader outreach or branding efforts.	Good Brand Recognition of HDFC Bank: The project is well-known within the community and among stakeholders, with some public engagement.	Brand Presence: Widespread recognition at community, institutional, and external levels, with high engagement, positive perception, and visibility.